

<i>SERFF Tracking Number:</i>	<i>SEPX-125372629</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Dairyland Insurance Company</i>	<i>State Tracking Number:</i>	<i>EFT \$125</i>
<i>Company Tracking Number:</i>	<i>PA AR0770254R01</i>		
<i>TOI:</i>	<i>19.0 Personal Auto</i>	<i>Sub-TOI:</i>	<i>19.0003 Recreational Vehicle</i>
<i>Product Name:</i>	<i>Recreational Vehicle Policy</i>		
<i>Project Name/Number:</i>	<i>AR DRP Introduction/PA AR0770254R01</i>		

## Filing at a Glance

Company: Dairyland Insurance Company	SERFF Tr Num: SEPX-125372629	State: Arkansas
Product Name: Recreational Vehicle Policy	SERFF Status: Closed	State Tr Num: EFT \$125
TOI: 19.0 Personal Auto	Co Tr Num: PA AR0770254R01	State Status: Fees received
Sub-TOI: 19.0003 Recreational Vehicle	Co Status:	Reviewer(s): Alexa Grissom, Betty Montesi, Brittany Yielding
Filing Type: Rate	Author: SPI SentryInsurancePC	Disposition Date: 02/13/2008
	Date Submitted: 11/29/2007	Disposition Status: Filed
Effective Date Requested (New): 01/28/2008		Effective Date (New):
Effective Date Requested (Renewal): 11/29/2007		Effective Date (Renewal):
State Filing Description:		

## General Information

Project Name: AR DRP Introduction	Status of Filing in Domicile: Authorized
Project Number: PA AR0770254R01	Domicile Status Comments: Filed and approved in WI and various other states.
Reference Organization:	Reference Number:
Reference Title:	Advisory Org. Circular:
Filing Status Changed: 02/13/2008	
State Status Changed: 11/30/2007	Deemer Date:
Corresponding Filing Tracking Number:	
Filing Description:	
November 29, 2007	

We are introducing, with this filing, an entirely new recreational vehicle program to be underwritten by Dairyland Insurance Company.

The Recreational Vehicle Program is modeled after our existing motorcycle program. The program consists of a "Classic Program" rating methodology. The Classic program uses traditional rating methodologies that do not include

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TOI:	19.0 Personal Auto	Sub-TOI:	19.0003 Recreational Vehicle
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the use of credit scoring.

The policy has been developed to offer a wide variety of coverage to All Terrain Vehicles, trail bikes, snowmobiles, boats and personal watercraft. However, at this time, due to system limitations, we will initially write only ATV's, trail bikes and recreational vehicle trailers. This fact has been pointed out in the rate manual, as well. As we expand system capabilities, additional sections of the manual will be added to address the additional recreational vehicle types that we write.

Because of the nature of recreational vehicles and the alarming number of injuries and deaths associated with untrained and underage operators, the policy is targeted to cover those operators who can legally operate the vehicle in question. Protection is afforded to permissive operators when appropriate. Reminders that the customer should check local or state laws regulating the operation of these vehicles are prominently displayed on the application, the declarations page and billing notices.

Our research indicates that off-road vehicles are not subject to the typical insurance laws that govern motor vehicles that are licensed for road use, particularly laws associated with uninsured motorist coverage and underinsured motorist coverage. We have designed the coverage in the new program to provide maximum protection.

We trust with the enclosed information, you will be able to review our filing and grant an approval. If you have any questions, please contact me.

Thank you,

Cheryl Kizewski  
Compliance/Development Sr. Analyst

## Company and Contact

### Filing Contact Information

Cheryl Kizewski, Product  
Compliance/Development - Analyst  
1800 North Point Drive

cheryl.kizewski@sentry.com  
  
(715) 346-8136 [Phone]

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Stevens Point, WI 54481 (715) 346-6044[FAX]

**Filing Company Information**

Dairyland Insurance Company	CoCode: 21164	State of Domicile: Wisconsin
1800 North Point Drive	Group Code: 169	Company Type:
Stevens Point, WI 54481	Group Name: Sentry Insurance	State ID Number:
	Group	
(715) 346-6000 ext. [Phone]	FEIN Number: 39-1047310	
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TOI:	19.0 Personal Auto	Sub-TOI:	19.0003 Recreational Vehicle
Product Name:	Recreational Vehicle Policy		
Project Name/Number:	AR DRP Introduction/PA AR0770254R01		

## Filing Fees

Fee Required?	Yes
Fee Amount:	\$125.00
Retaliatory?	No
Fee Explanation:	
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Dairyland Insurance Company	\$125.00	11/29/2007	16878639

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed	William Lacy	02/13/2008	02/13/2008

### Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending Industry Response	Alexa Grissom	02/11/2008	02/11/2008	SPI SentryInsurancePC	02/12/2008	02/12/2008
Pending Industry Response	Alexa Grissom	01/29/2008	01/29/2008	SPI SentryInsurancePC	02/06/2008	02/06/2008

### Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Change in effective date.	Note To Reviewer	SPI SentryInsurancePC	01/22/2008	01/22/2008

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<i>Project Name/Number:</i>	<i>AR DRP Introduction/PA AR0770254R01</i>		

## Disposition

Disposition Date: 02/13/2008

Effective Date (New):

Effective Date (Renewal):

Status: Filed

Comment: This filing is being marked as filed and we accept your explanations to the objections.

A waiver is hereby granted to allow you to use this filing effective as of your proposed amended filing date.

<b>Company Name:</b>	<b>Overall % Rate Impact:</b>	<b>Written Premium Change for this Program:</b>	<b># of Policy Holders Affected for this Program:</b>	<b>Premium:</b>	<b>Maximum % Change (where required):</b>	<b>Minimum % Change (where required):</b>	<b>Overall % Indicated Change:</b>
Dairyland Insurance Company	0.000%	\$0	0	\$0	%	%	%

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TOI:	19.0 Personal Auto	Sub-TOI:	19.0003 Recreational Vehicle
Product Name:	Recreational Vehicle Policy		
Project Name/Number:	AR DRP Introduction/PA AR0770254R01		

Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Filed	Yes
Supporting Document	APCS-Auto Premium Comparison Survey	Filed	Yes
Supporting Document	NAIC loss cost data entry document	Filed	Yes
Supporting Document	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	Yes
Rate (revised)	Dairyland Recreational Vehicle Policy	Filed	Yes
Rate	Dairyland Recreational Vehicle Policy	Filed	Yes
Rate	Recreational Vehicle Manual	Filed	Yes

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<i>Filing Company:</i>	<i>Dairyland Insurance Company</i>	<i>State Tracking Number:</i>	<i>EFT \$125</i>
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<i>Project Name/Number:</i>	<i>AR DRP Introduction/PA AR0770254R01</i>		

## Objection Letter

Objection Letter Status Pending Industry Response

Objection Letter Date 02/11/2008

Submitted Date 02/11/2008

Respond By Date

Dear Cheryl Kizewski,

This will acknowledge receipt of the captioned filing. Will data be collected to determine if a discount/surcharge is warranted?

Please feel free to contact me if you have questions.

Sincerely,

Alexa Grissom

## Response Letter

Response Letter Status Submitted to State

Response Letter Date 02/12/2008

Submitted Date 02/12/2008

Dear Alexa Grissom,

### Comments:

February 12, 2008

Ms. Grissom:

In response to your additional question:

### Response 1

Comments: Yes, data will be collected on the presence of a lienholder.

### Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.



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<i>Company Tracking Number:</i>	<i>PA AR0770254R01</i>		
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<i>Product Name:</i>	<i>Recreational Vehicle Policy</i>		
<i>Project Name/Number:</i>	<i>AR DRP Introduction/PA AR0770254R01</i>		

No Rate/Rule Schedule items changed.

Thank you,  
Cheryl Kizewski  
715-346-8136

Sincerely,  
SPI SentryInsurancePC

SERFF Tracking Number: SEPX-125372629 State: Arkansas  
Filing Company: Dairyland Insurance Company State Tracking Number: EFT \$125  
Company Tracking Number: PA AR0770254R01  
TOI: 19.0 Personal Auto Sub-TOI: 19.0003 Recreational Vehicle  
Product Name: Recreational Vehicle Policy  
Project Name/Number: AR DRP Introduction/PA AR0770254R01

## Objection Letter

Objection Letter Status Pending Industry Response

Objection Letter Date 01/29/2008

Submitted Date 01/29/2008

Respond By Date

Dear Cheryl Kizewski,

This will acknowledge receipt of the captioned filing. Please provide more information regarding the household lienholder score. It appears from the filing that the factor is the same if there is a lienholder or if there is not.

Also, please refer to Ark. Code Ann. 23-79-152. It appears the claim score rule is in violation of such law.

Please feel free to contact me if you have questions.

Sincerely,

Alexa Grissom

## Response Letter

Response Letter Status Submitted to State

Response Letter Date 02/06/2008

Submitted Date 02/06/2008

Dear Alexa Grissom,

### Comments:

February 6, 2008

Ms. Grissom,

We submit the following for your information.

### Response 1

Comments: 1. The Household Lienholder Score has been retained, despite it's uniform effect, to verify it's statutory acceptability with your department. We foresee this component being used in the future and had hoped to address including it in our filing with your department now, so as to simplify it's use later.

2. The definition of "claim," on page 18 of the rate manual, has been revised to include only at-fault accidents. The

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reference to comprehensive claims in this definition has been removed. The reference to comprehensive claims in the Driving Record Rules on page 21 has also been removed.

We would also like to add salvage vehicles to our ineligible vehicle list on page 1 of the rate manual.

#### **Changed Items:**

No Supporting Documents changed.

No Form Schedule items changed.

#### **Rate/Rule Schedule Item Changes**

<b>Exhibit Name</b>	<b>Rule # or Page #</b>	<b>Rate Action</b>	<b>Previous State Filing #</b>
Dairyland Recreational Vehicle Policy	Filing Memorandum	New	
<b><i>Previous Version</i></b>			
<i>Dairyland Recreational Vehicle Policy</i>	<i>Filing Memorandum</i>	<i>New</i>	

We hope with the above information, you will approve the rate/rule filing as amended.

Thank you,  
Cheryl Kizewski  
Compliance/Development Sr. Analyst  
715-346-8136

Sincerely,  
SPI SentryInsurancePC

<i>SERFF Tracking Number:</i>	<i>SEPX-125372629</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Dairyland Insurance Company</i>	<i>State Tracking Number:</i>	<i>EFT \$125</i>
<i>Company Tracking Number:</i>	<i>PA AR0770254R01</i>		
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<i>Product Name:</i>	<i>Recreational Vehicle Policy</i>		
<i>Project Name/Number:</i>	<i>AR DRP Introduction/PA AR0770254R01</i>		

**Note To Reviewer**

**Created By:**

SPI SentryInsurancePC on 01/22/2008 01:17 PM

**Subject:**

Change in effective date.

**Comments:**

Due to system constraints, we will not be able to begin this program until 02/25/2008. When we filed the program, we initially requested 01/28/2008 for the effective date. Please note the change to 02/25/2008.

Thank you,  
Cheryl Kizewski  
715-346-8136

SERFF Tracking Number: SEPX-125372629

State: Arkansas

Filing Company: Dairyland Insurance Company

State Tracking Number: EFT \$125

Company Tracking Number: PA AR0770254R01

TOI: 19.0 Personal Auto

Sub-TOI: 19.0003 Recreational Vehicle

Product Name: Recreational Vehicle Policy

Project Name/Number: AR DRP Introduction/PA AR0770254R01

## Rate Information

Rate data applies to filing.

**Filing Method:**

Prior Approval

**Rate Change Type:**

Neutral

**Overall Percentage of Last Rate Revision:**

0.000%

**Effective Date of Last Rate Revision:**

11/29/2007

**Filing Method of Last Filing:**

Prior Approval

## Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Premium:	Maximum % Change (where required):	Minimum % Change (where required):
Dairyland Insurance Company	%	0.000%	\$0	0	\$0	%	%

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<i>Project Name/Number:</i>	<i>AR DRP Introduction/PA AR0770254R01</i>		

## Rate/Rule Schedule

<b>Review Status:</b>	<b>Exhibit Name:</b>	<b>Rule # or Page #:</b>	<b>Rate Action</b>	<b>Previous State Filing Attachments Number:</b>
Filed	Dairyland Recreational Vehicle Policy	Filing Memorandum	New	Filing Memorandum.PDF
Filed	Recreational Vehicle Manual	Rate/Rule Manual	New	Rate_Rule Manual.PDF

**DAIRYLAND INSURANCE COMPANY  
FILING MEMORANDUM  
ARKANSAS RECREATIONAL VEHICLE MANUAL**

Dairyland Insurance Company  
1800 North Point Drive  
Stevens Point, WI 54481

**DAIRYLAND INSURANCE COMPANY  
ARKANSAS FILING MEMORANDUM  
ARKANSAS RECREATIONAL VEHICLE MANUAL**

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In this revision, we are proposing rates for our newly created ARKANSAS RECREATIONAL VEHICLE Program. Initially we will write All Terrain Vehicles, trail bikes and recreational vehicle trailers. As systems are developed, the remaining recreational vehicles will be added.



**DAIRYLAND INSURANCE COMPANY  
ARKANSAS FILING MEMORANDUM  
ARKANSAS RECREATIONAL VEHICLE MANUAL**

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The following is an index and a summary of our manual.

Pages	Description
1	<b>Classifications.</b>
2-17	<b>Territory definitions.</b>
18-19	<b>Recreational Vehicle Programs.</b>
22-24	<b>BI/PD/Guest Passenger Liability rates.</b>
25	<b>Medical Expense.</b>
26	<b>Uninsured/Underinsured Operator Insurance.</b>
27	<b>Excursion Diversion, Towing and Service, Rental Reimbursement and Submersion.</b>
28-29	<b>Comprehensive and Collision rates.</b>
30	<b>Symbols.</b>
31-32	<b>Equipment Coverage, Performance Modification Charge, Physical Damage Plus Endorsement, Recreational Vehicle Trailer and Replacement Cost Coverage.</b>
33	<b>Discounts.</b>
34	<b>Miscellaneous Recreational Vehicle Rules.</b>
35-36	<b>Recreational Vehicle Rating Formula.</b>
37	<b>Definitions of Terms Used In This Manual</b>

**DAIRYLAND INSURANCE COMPANY  
ARKANSAS RECREATIONAL VEHICLE MANUAL**

Dairyland Insurance Company  
1800 North Point Drive  
Stevens Point, WI 54481

**DAIRYLAND INSURANCE COMPANY**  
**ARKANSAS RECREATIONAL VEHICLE MANUAL**

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**RECREATIONAL VEHICLE - RULES AND RATES**

**VEHICLES ELIGIBLE TO BE WRITTEN UNDER A RECREATIONAL VEHICLE POLICY**

A vehicle eligible to be written under a Dairyland recreational vehicle policy is any recreational vehicle except for the following:

- the recreational vehicle is used in competitive events;
- any All Terrain Vehicle with less than four wheels;
- a boat exceeding length or horsepower restrictions listed in the Underwriting Guidelines;
- the recreational vehicle is used in law enforcement or in any type of security services;
- the recreational vehicle is registered in the name of a corporation or business;
- the recreational vehicle has been customized with one or more of the following:
  - the frame is materially altered from the original manufacturer's specifications;
  - the engine has been replaced with an engine not made by the manufacturer of the original off-road vehicle or personal watercraft;
  - the fuel delivery system has been altered to use nitrous oxide or similar performance enhancing compounds;
- Recreational Vehicle with addition of turbocharger or supercharger;
- the recreational vehicle is considered to be an unapproved custom built recreational vehicle, either a one-of-a-kind design or limited production;
- the recreational vehicle is used for delivery;
- Recreational vehicles not initially manufactured for sale in the United States;
- All Terrain Vehicles intended primarily for operators under the age of 12, including all ATV's under 70cc's;
- Off-road Vehicles or personal watercraft with engine larger than 2500cc's;
- Recreational Vehicle with optional equipment exceeding \$20,000;
- Recreational Vehicle with a total value, including optional equipment, greater than \$40,000;
- Recreational Vehicle Trailer with a value exceeding \$20,000;
- Recreational Vehicle with operators or applicants who have been convicted of insurance fraud.
- Recreational Vehicle has been licensed for road use.
- Homemade Recreational Vehicle Trailers.
- The vehicle has a salvage or rebuilt title and/or registration

**(i) RATING CLASSIFICATION**

Each operator is rated separately. The rating factors of the operator developing the highest premium are used to rate single recreational vehicle policies. If more than one single recreational vehicle policy and/or multi-recreational vehicle policy in household, rate highest rated operator on the specific type of recreational vehicle developing the highest premium, second highest rated operator on the second highest rated specific type of recreational vehicle, etc. The preferred operator score will apply to all operators/vehicles.

**OPERATOR CLASSIFICATIONS**

Married includes any person who is a widow or widower, but does not include any person who is divorced, separated or not residing with spouse.

**AGE** - The age attained on the last birthday prior to the effective date of the policy.

**(ii) ENGINE SIZE CC's/HP**

The engine size displacement of the recreational vehicle measured in CC's (cubic centimeters) or HP (horsepower).

**DAIRYLAND INSURANCE COMPANY**  
**ARKANSAS RECREATIONAL VEHICLE MANUAL**

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**RECREATIONAL VEHICLE PROGRAMS**

Each policy will be classified into the following program - Classic:

**CLASSIC PREFERRED OPERATOR**

**DEFINITIONS**

The following definitions apply throughout this rule except if specifically noted within an individual section:

- a. "Eligible vehicle" is defined as any recreational vehicle we write as listed in the "Vehicles Eligible to be Written Under a Recreational vehicle Policy" section of this manual.
- b. "Operator in the household" is defined as any operator of any "eligible vehicle" who is a legal resident of the insured's household, or is a regular operator of the insured's "eligible vehicle", whether or not they have their own vehicle and insurance with us or another company.
- c. "Experience period" is defined as a number of years extending back from a specified date. For new business the specified date is the effective date of coverage. For renewal business the specified date is the annual anniversary date of the policy.
- d. "Claim" is defined as:
  - ◆ any at-fault accident, resulting in paid damages greater than \$0.00,
- e. "Major violations" are defined as any alcohol/drug related driving infraction, reckless driving, hit-and-run, or speed contest.
- f. "Minor violation" is defined as any violation not considered a "major violation".

**CLASSIC PREFERRED OPERATOR SCORE COMPONENTS**

The Preferred Operator Score consists of evaluating a customer using five distinct components: the Household Lienholder Score, the Household Claim Score, the Household Minor Violation Score, the Household Major Violation Score, and the Household Transition Score. The Preferred Operator Score is the total of the five components plus a Base Score of **20** plus any adjustments as described in the "APPLYING THE CLASSIC PREFERRED OPERATOR FACTOR" section of this manual.

**APPLYING THE CLASSIC PREFERRED OPERATOR FACTOR**

The Preferred Operator Factor will be applied on a policy level to all "eligible vehicles" according to the qualifications outlined in this rule. The Preferred Operator Score and all its components will be reevaluated at each anniversary date.

**A. The Household Lienholder Score**

The Household Lienholder Score is based on whether or not the policy has a lienholder on any vehicle on the policy. Preferred Operator Score points are assigned as shown by the following table. The Household Lienholder Score will be adjusted on the first renewal date following a change in lienholder status.

<u>Household Lienholder Score</u>	<u>Preferred Operator Score Points</u>
Lienholder on Policy	1
No Lienholder on Policy	1

**DAIRYLAND INSURANCE COMPANY**  
**ARKANSAS RECREATIONAL VEHICLE MANUAL**

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**B. The Household Claim Score**

The Household Claim Score is based on the number of "claims" in the household during the defined "experience period". Preferred Operator Score points are assigned as shown by the following table. "Claims" for individuals who were not or are no longer "operators in the household" will not be used in determining the Household Claim Score. The Household Claim Score will only be adjusted as of the annual anniversary date of the policy; it will not be adjusted mid-term, except when the mid-term change results in operators being added, deleted or replaced to the policy.

<u>Household Claim Score</u>	<u>Preferred Operator Score Points</u>
0 "Claims" in last 2 year "experience period"	7
0 "Claims" in last 1 year "experience period"	5
1+ "Claims" in last 1 year "experience period"	0

**C. The Household Minor Violation Score**

The Household Minor Violation Score is based on the number of "Minor Violations" in the household during the defined "experience period". Preferred Operator Score points are assigned as shown by the following table. "Minor Violations" for individuals who were not or are no longer "operators in the household" will not be used in determining the Household Minor Violation Score. The Household Minor Violation Score will only be adjusted as of the annual anniversary date of the policy; it will not be adjusted mid-term, except when the mid-term change results in operators being added, deleted or replaced to the policy.

<u>Household Minor Violation Score</u>	<u>Preferred Operator Score Points</u>
0 "Minor violations" in last 3 year "experience period"	2
1 "Minor violation" in last 3 year "experience period"	2
2 "Minor violations" in last 3 year "experience period"	1
3 "Minor violations" in last 3 year "experience period"	1
4+ "Minor violations" in last 3 year "experience period"	0

**D. The Household Major Violation Score**

The Household Major Violation Score is based on the number of "major violations" in the household during the defined "experience period". Preferred Operator Score points are assigned as shown by the following table. "Major Violations" for individuals who were not or are no longer "operators in the household" will not be used in determining the Household Major Violation Score. The Household Major Violation Score will only be adjusted as of the annual anniversary date of the policy; it will not be adjusted mid-term, except when the mid-term change results in operators being added, deleted or replaced to the policy.

<u>Household Major Violation Score</u>	<u>Preferred Operator Score Points</u>
0 "Major violations" in last 3 year "experience period"	2
1 "Major violation" in last 3 year "experience period"	0
2+ "Major violations" in last 3 year "experience period"	-3

**DAIRYLAND INSURANCE COMPANY**  
**ARKANSAS RECREATIONAL VEHICLE MANUAL**

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E. The Household Transition Score

**New Business:** The Household Transition Score is based on the length of time that has elapsed since the named insured last had recreational vehicle insurance in force. Preferred Operator Score points are assigned as shown by the following table. Status of the prior insurance carrier (standard or nonstandard) and prior loss experience have no bearing on the Household Transition Score. Proof of prior insurance is required.

**Renewals:** A Household Transition Score equal to 0 (zero) or 1 (one) will be adjusted to 2 (two) on the first anniversary renewal date the policy completes twelve months of continuous coverage.

Exception: Personnel returning from overseas duty (government/military/private sector) will be given credit for continuous insurance. No proof of overseas orders required.

<u>Household Transition Score</u>	<u>Preferred Operator Score Points</u>
No Lapse in prior insurance coverage	2
Lapse 1 day to 365 days in prior insurance coverage	1
Lapse greater than 365 days in prior insurance coverage	0

**DAIRYLAND INSURANCE COMPANY**  
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**DRIVING RECORD RULES**

Use the experience period and combine the motor vehicle or recreational vehicle driving record for all operators in the household. Count all motor vehicle or recreational vehicle at-fault accidents and all major violations.

When multiple major(s) and minor(s) violations on the same day, count the major(s).

When multiple minors occur on the same day, count as one minor.

It will be assumed that all accidents on the driving record were at-fault unless a police report or written explanation is submitted to the contrary. Once a policy is issued, all accidents involving the name insured, spouse or other family member who is a resident of the same household will be counted.

**UNVERIFIABLE MOTOR VEHICLE DRIVING RECORD**

- The preferred operator factor will be decreased the equivalent of two majors.
- This will be assessed on any operator licensed to operate a motor vehicle whose driving record cannot be verified by a state's bureau of motor vehicles. This charge is an exception to the driving record qualifier.
- The points will be reinstated when the Company receives a valid MVR.

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**BODILY INJURY – All Programs**

<u>Limit</u>		<u>Rate</u>
25/50	Base	\$3.10
50/100	Additional	\$0.45
100/300	Additional	\$0.65
250/500	Additional	\$1.10
500/500	Additional	\$1.50

<u>Territory Info:</u>	
<u>Code:</u>	<u>Factor:</u>
1	1.00
3	1.00
5	1.00
6	1.00
8	1.00
9	1.00
10	1.00
11	1.00

<u>Preferred Operator Factor:</u>	
<u>Preferred Operator Score</u>	<u>Factor</u>
0	3.50
1	3.15
2	2.85
3	2.59
4	2.46
5	2.34
6	2.22
7	2.11
8	2.01
9	1.92
10	1.83
11	1.74
12	1.66
13	1.58
14	1.50
15	1.43
16	1.37
17	1.31
18	1.25
19	1.19
20	1.14
21	1.09
22	1.04
23	1.00
24	0.95
25	0.91
26	0.87
27	0.83
28	0.79
29	0.75
30	0.72
31	0.69
32	0.66
33	0.63
34	0.60
35	0.57

<u>Class Groups:</u>				
<u>Male</u>		<u>Female</u>		<u>Factor</u>
<u>Married</u>	<u>Single</u>	<u>Married</u>	<u>Single</u>	
30-54		30-54		0.77
55-99		55-99		0.83
28-29		28-29		0.83
	55-99		55-99	0.90
	25-54		25-54	1.00
25-27		25-27		1.21
24		24		1.27
	22-24		22-24	1.38
	21		21	1.67
22-23	20	22-23	20	1.76
	10-17		10-17	1.90
	19		19	1.95
20-21		20-21		2.37
	18		18	2.67
10-19		10-19		3.58

<u>Vehicle Year Info:</u>	
<u>Vehicle Year:</u>	<u>Factor:</u>
2007+	1.17
2004-2006	1.00
2000-2003	0.90
1997-1999	0.83
1996-	0.83

<u>Symbol Information:</u>	
<u>Symbol Range:</u>	<u>Factor:</u>
6	0.90
7	0.90
70	0.45
71	0.45
72	0.90
73	0.45
74	0.45
75	0.45
76	0.45
78	1.00
79	1.00
80	1.00
88	0.45
89	1.00
99	1.50

<u>CC Information:</u>	
<u>Ranges</u>	<u>Factors</u>
0-50	0.70
51-100	0.70
101-150	0.70
151-200	0.70
201-250	0.70
251-350	0.70
351-450	0.90
451-550	0.90
551-850	1.00
851-1000	1.00
1001-1300	1.00
1301-1400	1.00
1401-1700	1.00
1701-2500	1.00



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**GUEST PASSENGER LIABILITY – All Programs**

<u>Limit</u>		<u>Rate</u>
25/50	Base	\$2.25
50/100	Additional	\$0.65
100/300	Additional	\$0.90
250/500	Additional	\$1.25
500/500	Additional	\$1.55

<u>Territory Info:</u>	
<u>Code:</u>	<u>Factor:</u>
1	1.00
3	1.00
5	1.00
6	1.00
8	1.00
9	1.00
10	1.00
11	1.00

<u>Class Groups:</u>				
<u>Male</u>		<u>Female</u>		<u>Factor</u>
<u>Married</u>	<u>Single</u>	<u>Married</u>	<u>Single</u>	
30-54		30-54		0.77
55-99		55-99		0.83
28-29		28-29		0.83
	55-99		55-99	0.90
	25-54		25-54	1.00
25-27		25-27		1.21
24		24		1.27
	22-24		22-24	1.38
	21		21	1.67
22-23	20	22-23	20	1.76
	10-17		10-17	1.90
	19		19	1.95
20-21		20-21		2.37
	18		18	2.67
10-19		10-19		3.58

<u>Preferred Operator Factor:</u>	
<u>Preferred Operator</u>	<u>Factor</u>
0	3.50
1	3.15
2	2.85
3	2.59
4	2.46
5	2.34
6	2.22
7	2.11
8	2.01
9	1.92
10	1.83
11	1.74
12	1.66
13	1.58
14	1.50
15	1.43
16	1.37
17	1.31
18	1.25
19	1.19
20	1.14
21	1.09
22	1.04
23	1.00
24	0.95
25	0.91
26	0.87
27	0.83
28	0.79
29	0.75
30	0.72
31	0.69
32	0.66
33	0.63
34	0.60
35	0.57

<u>Symbol Information:</u>	
<u>Symbol Range:</u>	<u>Factor:</u>
6	0.90
7	0.90
70	0.45
71	0.45
72	0.90
73	0.45
74	0.45
75	0.45
76	0.45
78	1.00
79	1.00
80	1.00
88	0.45
89	1.00
99	1.50

<u>Vehicle Year Info:</u>	
<u>Vehicle Year:</u>	<u>Factor:</u>
2007+	1.17
2004-2006	1.00
2000-2003	0.90
1997-1999	0.83
1996-	0.83

<u>CC Information:</u>	
<u>Ranges</u>	<u>Factors</u>
0-50	0.70
51-100	0.70
101-150	0.70
151-200	0.70
201-250	0.70
251-350	0.70
351-450	0.90
451-550	0.90
551-850	1.00
851-1000	1.00
1001-1300	1.00
1301-1400	1.00
1401-1700	1.00
1701-2500	1.00

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**PROPERTY DAMAGE LIABILITY – All Programs**

<u>Limit</u>		<u>Rate</u>
25,000	Base	\$1.80
50,000	Additional	\$0.20
100,000	Additional	\$0.55

<u>Territory Info:</u>	
<u>Code:</u>	<u>Factor:</u>
1	1.00
3	1.00
5	1.00
6	1.00
8	1.00
9	1.00
10	1.00
11	1.00

<u>Preferred Operator Factor:</u>	
<u>Preferred Operator Score</u>	<u>Factor</u>
0	3.50
1	3.15
2	2.85
3	2.59
4	2.46
5	2.34
6	2.22
7	2.11
8	2.01
9	1.92
10	1.83
11	1.74
12	1.66
13	1.58
14	1.50
15	1.43
16	1.37
17	1.31
18	1.25
19	1.19
20	1.14
21	1.09
22	1.04
23	1.00
24	0.95
25	0.91
26	0.87
27	0.83
28	0.79
29	0.75
30	0.72
31	0.69
32	0.66
33	0.63
34	0.60
35	0.57

<u>Class Groups:</u>				
<u>Male</u>		<u>Female</u>		<u>Factor</u>
<u>Married</u>	<u>Single</u>	<u>Married</u>	<u>Single</u>	
30-54		30-54		0.77
55-99		55-99		0.83
28-29		28-29		0.83
	55-99		55-99	0.90
	25-54		25-54	1.00
25-27		25-27		1.21
24		24		1.27
	22-24		22-24	1.38
	21		21	1.67
22-23	20	22-23	20	1.76
	10-17		10-17	1.90
	19		19	1.95
20-21		20-21		2.37
	18		18	2.67
10-19		10-19		3.58

<u>Symbol Information:</u>	
<u>Symbol Range:</u>	<u>Factor:</u>
6	0.90
7	0.90
70	0.45
71	0.45
72	0.90
73	0.45
74	0.45
75	0.45
76	0.45
78	1.00
79	1.00
80	1.00
88	0.45
89	1.00
99	1.50

<u>Vehicle Year Info:</u>	
<u>Vehicle Year:</u>	<u>Factor:</u>
2007+	1.17
2004-2006	1.00
2000-2003	0.90
1997-1999	0.83
1996-	0.83

<u>CC Information:</u>	
<u>Ranges</u>	<u>Factors</u>
0-50	0.70
51-100	0.70
101-150	0.70
151-200	0.70
201-250	0.70
251-350	0.70
351-450	0.90
451-550	0.90
551-850	1.00
851-1000	1.00
1001-1300	1.00
1301-1400	1.00
1401-1700	1.00
1701-2500	1.00

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**MEDICAL EXPENSE - All classes**

Limits*	ATV Premium	Trail Bike Premium
\$1,000	\$ 2.00	\$ 4.00

Limit*	Add'l Monthly	Add'l Monthly
2,000	\$1.00	\$2.00
5,000	\$3.00	\$6.00

\*\$50 deductible is applied.  
The deductible is waived if the  
insured and passenger covered by the  
policy was wearing a proper  
helmet at the time of loss.

Class Groups:				
<u>Male</u>		<u>Female</u>		<u>Factor</u>
<u>Married</u>	<u>Single</u>	<u>Married</u>	<u>Single</u>	
19-49	24-99	19-49	24-99	1.00
50-99		50-99		1.18
	18-23		18-23	1.36
	10-17		10-17	1.50
10-18		10-18		1.64

<u>Preferred Operator Factor:</u>	
<u>Preferred</u>	<u>Factor</u>
<u>Operator</u>	<u>Score</u>
0	3.50
1	3.15
2	2.85
3	2.59
4	2.46
5	2.34
6	2.22
7	2.11
8	2.01
9	1.92
10	1.83
11	1.74
12	1.66
13	1.58
14	1.50
15	1.43
16	1.37
17	1.31
18	1.25
19	1.19
20	1.14
21	1.09
22	1.04
23	1.00
24	0.95
25	0.91
26	0.87
27	0.83
28	0.79
29	0.75
30	0.72
31	0.69
32	0.66
33	0.63
34	0.60
35	0.57

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**UNINSURED OPERATOR (INCLUDING UNDERINSURED OPERATOR COVERAGE)**  
**All Territories and All Classes**

<u>Limit</u>		<u>Rate</u>
25/50	Base	\$7.00
50/100	Additional	\$1.00
100/300	Additional	\$3.00
250/500	Additional	\$5.00
500/500	Additional	\$6.00

Classic Program – Uninsured operator coverage applies to accidents involving personal watercraft or boats. It will cover accidents between a motor vehicle and any off-road vehicle being operated legally on a public roadway. Coverage also applies for pedestrians struck by any uninsured recreational vehicle.

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**RECREATIONAL VEHICLE EXCURSION DIVERSION COVERAGE**

**CLASSIC PROGRAM**

Excursion Diversion Coverage can be purchased for recreational vehicles and recreational vehicle trailers. Charges apply separately for recreational vehicles and recreational vehicle trailers.

For any loss covered by this policy under Comprehensive and Collision, this coverage increases the policy limit for safety apparel to \$2,000. This coverage does not apply to theft of any apparel unless there is a total theft of the recreational vehicle.

In addition:

For any loss covered that occurs more than 100 miles from principal place of residence:

- \$400 maximum per occurrence for temporary lodging, transportation and meals
- \$100 per day for temporary lodging or an extended stay
- \$ 50 per day for meals
- \$400 for lost deposits (every attempt must be made to cancel the reservation)

Coverage can be purchased when insured has either Comprehensive or Comprehensive and Collision coverage.

Premium:

For the Classic Program: \$0.50 per month per recreational vehicle or recreational vehicle trailer. Limit Factor = 1.00

**TOWING AND SERVICE COVERAGE**

Towing and Service Coverage can be purchased for recreational vehicles and recreational vehicle trailers. Charges apply separately for recreational vehicles and recreational vehicle trailers.

We will pay for costs actually incurred for towing or hauling of a recreational vehicle or recreational vehicle trailer when it is disabled. We will also pay for the cost of service at the site of disablement, but not for any additional costs incurred because of the location of the disablement.

**CLASSIC PROGRAM**

\$500 for any single occurrence, subject to a policy term maximum of \$1,500.

Coverage can be purchased when insured has either Comprehensive or Comprehensive and Collision coverage.

Premium: \$2.00 per month per recreational vehicle or recreational vehicle trailer

**RENTAL REIMBURSEMENT**

\$100 per day, to a maximum total payment of \$500 for necessary rental of a substitute recreational vehicle while the recreational vehicle described on the declarations page or its replacement is disabled as a result of collision or comprehensive loss covered by the policy - other than theft of the entire recreational vehicle. Rental Reimbursement insurance does not pay for any mileage charges.

Coverage is available when insured has either Comprehensive or Comprehensive and Collision coverage.

Classic Program - \$1.00 month per recreational vehicle or recreational vehicle trailer

**SUBMERSION COVERAGE**

We will pay for salvage and recovery costs to an off-road vehicle caused by submersion up to \$2,500 per loss. Available when comprehensive coverage is purchased.

\$2,500.00 Limit

Classic Program - \$1.00 per month per recreational vehicle

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**COLLISION - All Programs**

**Base Rate Amount:      \$18.35**

Class Groups:				
<u>Male</u>		<u>Female</u>		
<u>Married</u>	<u>Single</u>	<u>Married</u>	<u>Single</u>	<u>Factor</u>
40-99		40-99		0.80
35-39		35-39		0.84
30-34		30-34		0.94
	50-99		50-99	1.04
	35-49		35-49	1.08
28-29		28-29		1.17
	30-34		30-34	1.22
24-27		24-27		1.26
	25-29		25-29	1.32
	24		24	1.44
22-23		22-23		1.57
	23		23	1.61
	22		22	1.63
10-21		10-21		1.79
	21		21	1.92
	10-17		10-17	1.98
	20		20	2.12
	19		19	2.51
	18		18	2.86

CC Information:

<u>Ranges</u>	<u>Factors</u>
0-50	0.35
51-100	0.35
101-150	0.35
151-200	0.35
201-250	0.35
251-350	0.35
351-450	0.65
451-550	0.65
551-850	1.00
851-1000	1.00
1001-1300	1.00
1301-1400	1.00
1401-1700	1.00
1701-2500	1.00

Symbol Information:

<u>Symbol Range:</u>	<u>Factor:</u>
6	1.00
7	1.00
70	1.00
71	1.00
72	1.00
73	1.00
74	1.00
75	1.00
76	1.00
78	2.00
79	2.00
80	2.00
88	1.00
89	2.00
99	3.00

Model Year:      Factor:

2007+	1.83
2006	1.23
2005	1.00
2004	0.89
2002-2003	0.80
2000-2001	0.70
1997-1999	0.58
1996-	0.42

Preferred Operator Factor:

<u>Preferred Operator Score</u>	<u>Factor</u>
0	3.50
1	3.15
2	2.85
3	2.59
4	2.46
5	2.34
6	2.22
7	2.11
8	2.01
9	1.92
10	1.83
11	1.74
12	1.66
13	1.58
14	1.50
15	1.43
16	1.37
17	1.31
18	1.25
19	1.19
20	1.14
21	1.09
22	1.04
23	1.00
24	0.95
25	0.91
26	0.87
27	0.83
28	0.79
29	0.75
30	0.72
31	0.69
32	0.66
33	0.63
34	0.60
35	0.57

Territory Info:

<u>Code:</u>	<u>Factor:</u>
1	1.00
3	1.00
5	1.00
6	1.00
8	1.00
9	1.00
10	1.00
11	1.00

Deductible:      Factor:

100	1.40
250	1.00
500	0.88
1000	0.67

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**COMPREHENSIVE - All Programs**

**Base Rate Amount: \$9.80**

Class Groups:				
<u>Male</u>		<u>Female</u>		
<u>Married</u>	<u>Single</u>	<u>Married</u>	<u>Single</u>	<u>Factor</u>
55-99		55-99		0.74
45-54		45-54		0.80
40-44		40-44		0.88
35-39		35-39		1.01
	45-99		45-99	1.08
	40-44		40-44	1.26
30-34		30-34		1.35
	35-39		35-39	1.49
	10-17		10-17	1.57
	30-34		30-34	1.69
28-29		28-29		1.75
	28-29		28-29	1.79
	22-27		22-27	1.94
25-27		25-27		2.04
	18-21		18-21	2.06
24		24		2.36
22-23		22-23		2.93
20-21		20-21		3.31
10-19		10-19		3.41

CC Information:

<u>Ranges</u>	<u>Factors</u>
0-50	0.53
51-100	0.53
101-150	0.53
151-200	0.53
201-250	0.53
251-350	0.53
351-450	0.64
451-550	0.64
551-850	1.00
851-1000	1.00
1001-1300	1.00
1301-1400	1.00
1401-1700	1.00
1701-2500	1.00

Symbol Information:

<u>Symbol Range:</u>	<u>Factor:</u>
6	1.70
7	1.70
70	1.70
71	1.70
72	1.70
73	1.70
74	1.70
75	1.70
76	1.70
78	2.00
79	2.00
80	2.00
88	1.70
89	2.00
99	3.00

Model Year: Factor:

2007+	1.56
2006	1.26
2004-2005	1.00
2003	0.91
2002	0.79
2000-2001	0.65
1997-1999	0.62
1996-	0.50

Preferred Operator Factor:

<u>Preferred Operator Score</u>	<u>Factor</u>
0	3.50
1	3.15
2	2.85
3	2.59
4	2.46
5	2.34
6	2.22
7	2.11
8	2.01
9	1.92
10	1.83
11	1.74
12	1.66
13	1.58
14	1.50
15	1.43
16	1.37
17	1.31
18	1.25
19	1.19
20	1.14
21	1.09
22	1.04
23	1.00
24	0.95
25	0.91
26	0.87
27	0.83
28	0.79
29	0.75
30	0.72
31	0.69
32	0.66
33	0.63
34	0.60
35	0.57

Territory Info:

<u>Code:</u>	<u>Factor:</u>
1	1.00
3	1.00
5	1.00
6	1.00
8	1.00
9	1.00
10	1.00
11	1.00

Deductible: Factor:

100	1.20
250	1.00
500	0.88
1000	0.72

**DAIRYLAND INSURANCE COMPANY  
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**SYMBOL DESCRIPTIONS**

<b>SYMBOL</b>	<b>GENERAL DESCRIPTION</b>	<b>SYMBOL</b>	<b>GENERAL DESCRIPTION</b>
1		50	
2		51	
3		52	
4		53	
5		54	
6	MINI – 1 – Small frame, for youths	55	
7	MINI – 2 – Large frame	56	
8		57	
9		58	
10		59	
11		60	
12		61	
13		62	
14		63	
15		64	
16		65	
17		66	
18		67	
19		68	GOLF CART
20		69	DUNE BUGGY
21		70	ATV – WORK MACHINES 1
22		71	ATV – WORK MACHINES 2
23		72	ATV – YOUTH MODELS
24		73	ATV – SPORT 1
25		74	ATV – SPORT 2
26		75	ATV – 4 WHEEL MULTI PASSENGER
27		76	ATV – 6 WHEEL MULTI PASSENGER
28		77	
29		78	TRAIL BIKE 1
30		79	TRAIL BIKE 2
31		80	TRAIL BIKE 3
32		81	GO CART SINGLE PASSENGER
33		82	GO CART MULTI PASSENGER
34		83	PERSONAL JET WATERCRAFT 1
35		84	PERSONAL JET WATERCRAFT 2
36		85	JET BOAT
37		86	SNOWMOBILE 1
38		87	SNOWMOBILE 2
39		88	DEFAULT 1 - ATV
40		89	DEFAULT 2 – TRAIL BIKE
41		90	
42		91	
43		92	
44		93	
45		94	
46		95	
47		96	
48			
49		98	
		99	UNACCEPTABLE VEHICLE



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**OPTIONAL EQUIPMENT COVERAGE**

Monthly Premium - \$0.45 for each \$100 of equipment value

We define optional equipment as standard options or standard equipment that are normally available from the manufacturer of a recreational vehicle or recreational vehicle trailer and are installed by the manufacturer or are installed as the manufacturer would have installed them. It also refers to options or equipment that have been specifically designed and manufactured by a company that specializes in retrofitting recreational vehicles or recreational vehicle trailers. Optional equipment includes trailers designed to be pulled behind an off-road vehicle. Removable electronic equipment or mechanical items that are powered by the recreational vehicle are optional equipment only while the recreational vehicle is being operated. Optional equipment does not include options or equipment that enhance performance or which compromise the overall safety or design specifications of the recreational vehicle.

**PERFORMANCE MODIFICATION CHARGE**

Apply the performance modification factor if applicable to the otherwise applicable program rates.

	<u>Factor</u>
Addition of turbocharger or supercharger	1.50

**PHYSICAL DAMAGE PLUS ENDORSEMENT (Our "Genuine" Promise)**

Dairyland promises to use only GENUINE MANUFACTURER'S PARTS when repairing the insured recreational vehicle. Total losses are still settled according to the policy. In addition, we will replace any accessory purchased within the last five years, without deduction for depreciation. The insured must furnish proof of when purchased. The accessory must be considered a total loss for this to apply. For partial losses, the accessory's actual cash value will be used. The limit selected for "Optional Equipment" is the maximum coverage we provide. Available when comprehensive and collision are purchased.

DEFINITION OF ACCESSORY: Optional equipment or mechanical alterations attached to or made part of the recreational vehicle which are **not** standard equipment as defined by the manufacturer.

LIMIT FACTOR = 1.00

Annual Premium: \$25.00 for the Classic Preferred Operator Program. No discounts apply.

**RECREATIONAL VEHICLE TRAILER COVERAGE**

\$100 deductible applies to Collision or Comprehensive losses.

	Collision	Comprehensive
Base Rate	\$3.00 monthly	\$1.00 monthly
Charge per \$100 of Trailer Cost New	\$0.20 per \$100	\$0.05 per \$100

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**REPLACEMENT COST COVERAGE**

This coverage is for the replacement cost of recreational vehicles or recreational vehicle trailers considered a total loss (excluding theft and larceny). Please see endorsement for more details.

- Available when comprehensive and collision coverage are purchased
- Coverage is available for 3 years, based on model year or manufacture year. The policy and the endorsement must remain continuously in force the entire time. (Model years or year of manufacture changes each October 1<sup>st</sup>.)
- All discounts apply to this coverage.
- Applies to Optional Equipment that has been reported to us.
- Recreational vehicle must be purchased in past 90 days. (proof of purchase must be furnished with a claim).
- Applies only to recreational vehicles or recreational vehicle trailers that were not previously owned, that were never registered, if registration was a requirement of ownership, or were never titled, if titling was a requirement of ownership.
- Charge for recreational vehicle(s) only. (Coverage extends to recreational vehicle trailers while transporting a covered recreational vehicle. No additional charge applies.)

Base Rate Amount:	\$1.00
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**Class Groups:**

<u>Married</u>	<u>Single</u>	<u>Factor</u>
25+	25+	1.00
10-24	10-24	2.00

**Symbol Information:**

<u>Symbol Range:</u>	<u>Factor:</u>
6	1.00
7	1.00
70	1.00
71	1.00
72	1.00
73	1.00
74	1.00
75	1.00
76	1.00
78	1.00
79	1.00
80	1.00
88	1.00
89	1.00
99	1.50

**Preferred Operator Factor:**

<u>Preferred Operator Score</u>	<u>Factor</u>
0	3.50
1	3.15
2	2.85
3	2.59
4	2.46
5	2.34
6	2.22
7	2.11
8	2.01
9	1.92
10	1.83
11	1.74
12	1.66
13	1.58
14	1.50
15	1.43
16	1.37
17	1.31
18	1.25
19	1.19
20	1.14
21	1.09
22	1.04
23	1.00
24	0.95
25	0.91
26	0.87
27	0.83
28	0.79
29	0.75
30	0.72
31	0.69
32	0.66
33	0.63
34	0.60
35	0.57

**DISCOUNTS**

The following are available in our Classic Program for all coverages except Uninsured/Underinsured Operator and Physical Damage Plus.

**RECREATIONAL VEHICLE OPERATOR COURSE DISCOUNT – 10%**

(The operator course discount is provided for those individuals who have taken an operator course specifically designed for recreational vehicle operators.) Insured must have successfully completed a Recreational Vehicle Safety Operator Course, advanced operator course, military or police training courses, or other state certified recreational vehicle safety course within the past five years, for which proof is required.

**ANTI-THEFT DISCOUNT – 5%**

For each insured recreational vehicle that has an audible anti-theft alarm installed, has NICB "Phantom Footprints®", DataDot™ Asset Identification System installed on the insured recreational vehicle's parts, LoJack or other non-audible security system, any recreational vehicle with comprehensive coverage will qualify for a 5% discount. A dated invoice or receipt for the anti-theft devices must be submitted to the company.

-or-

Written verification from the agent that they personally inspected an audible anti-theft device on the recreational vehicle.

**MULTI-RECREATIONAL VEHICLE DISCOUNT – 15%**

A 15% discount applies to all recreational vehicles on a multiple recreational vehicle policy. Multi-recreational vehicle rules:

1. A maximum of three recreational vehicles per policy.
2. Only recreational vehicles owned by the Named Insured and Resident Spouse may be combined on a multi-recreational vehicle policy.

**ANNUAL FOUR SEASONS DISCOUNT**

All policies are written at **10** times the monthly rate in recognition of the limited use during off-season months, except for the following coverages: Excursion Diversion and Physical Damage Plus.

**MISCELLANEOUS RECREATIONAL VEHICLE RULES**

**AUTOMOBILE DISCOUNTS DO NOT APPLY TO RECREATIONAL VEHICLE POLICIES.**

**INSTALLMENT FEE**

A \$7.00 fee will be added to each installment billing for those insureds on a pay plan.

**CANCELLATION RULE**

1. If a policy is cancelled by the company, or canceled by the insured because the vehicle was sold, involved in an accident resulting in a total loss, or the insured is deceased, compute on a pro rata basis any premium owed or premium to be returned using the policy premium including the annual term discount (referred to as the discounted premium).
2. If a policy is canceled for non-payment, the annual term discount will no longer apply to the policy. Re-compute the premium without the annual term discount applied. This is the non-discounted premium. Using this non-discounted premium, compute on a pro rata basis any premium to be refunded or premium owed for the policy period through the cancellation date.
3. If a policy is canceled by the insured for any other reason than those listed above, the annual term discount will no longer apply to the policy. Re-compute the premium without the annual term discount applied. This is the non-discounted premium. Using this non-discounted premium, return any premium to be refunded at 90% of the pro rata unearned premium or compute any premium owed on a pro rata basis, for the policy period through the cancellation date.

**(NOTE:** The annual discounted premium is the most we will bill or charge the policyholder in all cases, even if the re-calculated non-discounted premium owed exceeds that amount. In these cases, premium amounts above the annual discounted premium will be waived.)

**MINIMUM PREMIUM - \$45.00**

This premium will be considered fully earned unless canceled at the option of the company. Nonpayment of premium by the insured is not considered a cancellation at the option of the company.

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**RECREATIONAL VEHICLE RATING FORMULA**

Use the following steps to calculate the premium for any coverage except Excursion Diversion or Physical Damage Plus. If a particular factor is not applicable use a factor of 1.00.

Rate calculations are carried out to two decimal places and penny rounded. Rounding operations adjust the premium to the nearest whole dollar.

1. Multiply the following factors:
  - Base Rate
  - Class
  - Territory
  - Engine Displacement
  - Model Year
  - Preferred Operator Score
2. Add Expense amount.
3. Dollar round.
4. Compare this amount to the Minimum Coverage Premium and use higher amount.
5. Multiply the symbol factor.
6. Save this amount for later comparison (A).
7. Multiply by the limit/deductible factor (or add amount).
  - For Recreational Vehicle Trailer Comprehensive and Collision:
  - Divide the cost new value by 100.
  - Multiply by charge per hundred dollars.
  - Add to (A).
8. Save this amount for later comparison (B).
9. If Limit/Deductible Minimum Adjustment amount is not equal to zero, compare (A+ Minimum Adjustment) to B and use the higher amount.
10. If the Coverage Adjustment is not equal to zero, multiply factor (or add amount).
11. Calculate amount C by totaling the discounts/policy adjustments. Do not include the months off annual discount in this amount.
12. Multiply by (1 - C).
13. For annual policies, multiply by (12 - months off annual discount).

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**RECREATIONAL VEHICLE RATING FORMULA (cont.)**

Use the following steps to calculate the premium for Excursion Diversion and Physical Damage Plus. If a particular factor is not applicable use a factor of 1.00.

Rate calculations are carried out to two decimal positions and penny rounded.

1. Multiply the following factors:
  - Base Rate
  - Class
  - Territory
  - Engine Displacement
  - Model Year
  - Preferred Operator Score
2. Add Expense amount.
3. Multiply by Symbol factor.
4. Save this amount for later calculations (A).
5. Calculate amount B by totaling the discounts/policy adjustments. Do not include the months off annual discount in this amount.
6. Excursion Diversion:
  - Multiply amount (A) by Limit factor.
  - Multiply by (1 – B).
  - Multiply by the number of months coverage. For annual policies, multiply by 12.
7. Physical Damage Plus (PHYDP):
  - Multiply amount (A) by Limit factor.
  - Multiply by (1 – B).
  - Compare this amount to the Minimum Coverage Premium and use higher amount.
  - This is the annual coverage premium amount.

### **Definitions**

An **accident** is an unexpected and unintended event that causes bodily injury or property damage and arises out of the ownership, maintenance or use of a recreational vehicle or recreational vehicle trailer.

An **All Terrain Vehicle** is a motorized vehicle with at least four wheels or independent treads, specifically manufactured as an All Terrain Vehicle (ATV), Recreational Utility Vehicle (RTV) or Utility Vehicle (UTV), designed for use primarily off public roads and has not been licensed for use on public roads.

**Boat** means a boat as described in the declarations page of the policy including equipment permanently attached to it.

**Boating property** means your boat, your motor(s), your recreational vehicle trailer used to transport your boat, your portable equipment or a combination of these items.

**Motor** means a boat motor described in the declarations including equipment permanently attached to it.

A **Motor Vehicle** is a land motor vehicle or trailer designed for use on public roads and any other land motor vehicle while used on public roads.

**Off-road vehicle** means an All Terrain Vehicle, trail bike or snowmobile.

**Personal Watercraft** means a vessel which uses an inboard motor powering a water jet pump as its primary source of motive power, and which is designed to be operated by a person sitting, standing, or kneeling on the vessel, rather than the conventional manner of sitting or standing in the vessel.

**Portable equipment** means equipment or accessories not permanently attached to the insured boat and which are incidental to its operation.

**Recreational vehicle** means an off-road vehicle, boat or personal watercraft.

**Recreational Vehicle Trailer** is a trailer described in the declarations which is used to carry the covered recreational vehicle. It doesn't include a trailer while used as an office, store or display.

A **Snowmobile** means an engine-driven vehicle that has an endless belt tread and sled-type runners, or skis, to be used in contact with snow and which was manufactured solely for snowmobiling.

A **Trail Bike** is a two-wheeled off road motorcycle, manufactured to carry only one person, primarily designed for use off public roads and which has not been licensed for use on public roads.

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FILING MEMORANDUM  
ARKANSAS RECREATIONAL VEHICLE MANUAL**

Dairyland Insurance Company  
1800 North Point Drive  
Stevens Point, WI 54481



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In this revision, we are proposing rates for our newly created ARKANSAS RECREATIONAL VEHICLE Program. Initially we will write All Terrain Vehicles, trail bikes and recreational vehicle trailers. As systems are developed, the remaining recreational vehicles will be added.

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The following is an index and a summary of our manual.

Pages	Description
1	<b>Classifications.</b>
2-17	<b>Territory definitions.</b>
18-19	<b>Recreational Vehicle Programs.</b>
22-24	<b>BI/PD/Guest Passenger Liability rates.</b>
25	<b>Medical Expense.</b>
26	<b>Uninsured/Underinsured Operator Insurance.</b>
27	<b>Excursion Diversion, Towing and Service, Rental Reimbursement and Submersion.</b>
28-29	<b>Comprehensive and Collision rates.</b>
30	<b>Symbols.</b>
31-32	<b>Equipment Coverage, Performance Modification Charge, Physical Damage Plus Endorsement, Recreational Vehicle Trailer and Replacement Cost Coverage.</b>
33	<b>Discounts.</b>
34	<b>Miscellaneous Recreational Vehicle Rules.</b>
35-36	<b>Recreational Vehicle Rating Formula.</b>
37	<b>Definitions of Terms Used In This Manual</b>

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1800 North Point Drive  
Stevens Point, WI 54481

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**RECREATIONAL VEHICLE - RULES AND RATES**

**VEHICLES ELIGIBLE TO BE WRITTEN UNDER A RECREATIONAL VEHICLE POLICY**

A vehicle eligible to be written under a Dairyland recreational vehicle policy is any recreational vehicle except for the following:

- the recreational vehicle is used in competitive events;
- any All Terrain Vehicle with less than four wheels;
- a boat exceeding length or horsepower restrictions listed in the Underwriting Guidelines;
- the recreational vehicle is used in law enforcement or in any type of security services;
- the recreational vehicle is registered in the name of a corporation or business;
- the recreational vehicle has been customized with one or more of the following:
  - the frame is materially altered from the original manufacturer's specifications;
  - the engine has been replaced with an engine not made by the manufacturer of the original off-road vehicle or personal watercraft;
  - the fuel delivery system has been altered to use nitrous oxide or similar performance enhancing compounds;
- Recreational Vehicle with addition of turbocharger or supercharger;
- the recreational vehicle is considered to be an unapproved custom built recreational vehicle, either a one-of-a-kind design or limited production;
- the recreational vehicle is used for delivery;
- Recreational vehicles not initially manufactured for sale in the United States;
- All Terrain Vehicles intended primarily for operators under the age of 12, including all ATV's under 70cc's;
- Off-road Vehicles or personal watercraft with engine larger than 2500cc's;
- Recreational Vehicle with optional equipment exceeding \$20,000;
- Recreational Vehicle with a total value, including optional equipment, greater than \$40,000;
- Recreational Vehicle Trailer with a value exceeding \$20,000;
- Recreational Vehicle with operators or applicants who have been convicted of insurance fraud.
- Recreational Vehicle has been licensed for road use.
- Homemade Recreational Vehicle Trailers.

**(i) RATING CLASSIFICATION**

Each operator is rated separately. The rating factors of the operator developing the highest premium are used to rate single recreational vehicle policies. If more than one single recreational vehicle policy and/or multi-recreational vehicle policy in household, rate highest rated operator on the specific type of recreational vehicle developing the highest premium, second highest rated operator on the second highest rated specific type of recreational vehicle, etc. The preferred operator score will apply to all operators/vehicles.

**OPERATOR CLASSIFICATIONS**

Married includes any person who is a widow or widower, but does not include any person who is divorced, separated or not residing with spouse.

**AGE** - The age attained on the last birthday prior to the effective date of the policy.

**(ii) ENGINE SIZE CC's/HP**

The engine size displacement of the recreational vehicle measured in CC's (cubic centimeters) or HP (horsepower).

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**RECREATIONAL VEHICLE PROGRAMS**

Each policy will be classified into the following program - Classic:

**CLASSIC PREFERRED OPERATOR**

**DEFINITIONS**

The following definitions apply throughout this rule except if specifically noted within an individual section:

- a. "Eligible vehicle" is defined as any recreational vehicle we write as listed in the "Vehicles Eligible to be Written Under a Recreational vehicle Policy" section of this manual.
- b. "Operator in the household" is defined as any operator of any "eligible vehicle" who is a legal resident of the insured's household, or is a regular operator of the insured's "eligible vehicle", whether or not they have their own vehicle and insurance with us or another company.
- c. "Experience period" is defined as a number of years extending back from a specified date. For new business the specified date is the effective date of coverage. For renewal business the specified date is the annual anniversary date of the policy.
- d. "Claim" is defined as:
  - ◆ any at-fault accident, resulting in paid damages greater than \$0.00 or,
  - ◆ an occurrence which results in paid damages or reserved damages over \$500 under comprehensive coverage, except for towing and "act of nature" losses such as windstorm, earthquake, hail, explosion, tornado, cyclone, flood **or** water damage.
- e. "Major violations" are defined as any alcohol/drug related driving infraction, reckless driving, hit-and-run, or speed contest.
- f. "Minor violation" is defined as any violation not considered a "major violation".

**CLASSIC PREFERRED OPERATOR SCORE COMPONENTS**

The Preferred Operator Score consists of evaluating a customer using five distinct components: the Household Lienholder Score, the Household Claim Score, the Household Minor Violation Score, the Household Major Violation Score, and the Household Transition Score. The Preferred Operator Score is the total of the five components plus a Base Score of **20** plus any adjustments as described in the "APPLYING THE CLASSIC PREFERRED OPERATOR FACTOR" section of this manual.

**APPLYING THE CLASSIC PREFERRED OPERATOR FACTOR**

The Preferred Operator Factor will be applied on a policy level to all "eligible vehicles" according to the qualifications outlined in this rule. The Preferred Operator Score and all its components will be reevaluated at each anniversary date.

**A. The Household Lienholder Score**

The Household Lienholder Score is based on whether or not the policy has a lienholder on any vehicle on the policy. Preferred Operator Score points are assigned as shown by the following table. The Household Lienholder Score will be adjusted on the first renewal date following a change in lienholder status.

<u>Household Lienholder Score</u>	<u>Preferred Operator Score Points</u>
Lienholder on Policy	1
No Lienholder on Policy	1

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**B. The Household Claim Score**

The Household Claim Score is based on the number of "claims" in the household during the defined "experience period". Preferred Operator Score points are assigned as shown by the following table. "Claims" for individuals who were not or are no longer "operators in the household" will not be used in determining the Household Claim Score. The Household Claim Score will only be adjusted as of the annual anniversary date of the policy; it will not be adjusted mid-term, except when the mid-term change results in operators being added, deleted or replaced to the policy.

<u>Household Claim Score</u>	<u>Preferred Operator Score Points</u>
0 "Claims" in last 2 year "experience period"	7
0 "Claims" in last 1 year "experience period"	5
1+ "Claims" in last 1 year "experience period"	0

**C. The Household Minor Violation Score**

The Household Minor Violation Score is based on the number of "Minor Violations" in the household during the defined "experience period". Preferred Operator Score points are assigned as shown by the following table. "Minor Violations" for individuals who were not or are no longer "operators in the household" will not be used in determining the Household Minor Violation Score. The Household Minor Violation Score will only be adjusted as of the annual anniversary date of the policy; it will not be adjusted mid-term, except when the mid-term change results in operators being added, deleted or replaced to the policy.

<u>Household Minor Violation Score</u>	<u>Preferred Operator Score Points</u>
0 "Minor violations" in last 3 year "experience period"	2
1 "Minor violation" in last 3 year "experience period"	2
2 "Minor violations" in last 3 year "experience period"	1
3 "Minor violations" in last 3 year "experience period"	1
4+ "Minor violations" in last 3 year "experience period"	0

**D. The Household Major Violation Score**

The Household Major Violation Score is based on the number of "major violations" in the household during the defined "experience period". Preferred Operator Score points are assigned as shown by the following table. "Major Violations" for individuals who were not or are no longer "operators in the household" will not be used in determining the Household Major Violation Score. The Household Major Violation Score will only be adjusted as of the annual anniversary date of the policy; it will not be adjusted mid-term, except when the mid-term change results in operators being added, deleted or replaced to the policy.

<u>Household Major Violation Score</u>	<u>Preferred Operator Score Points</u>
0 "Major violations" in last 3 year "experience period"	2
1 "Major violation" in last 3 year "experience period"	0
2+ "Major violations" in last 3 year "experience period"	-3

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E. The Household Transition Score

**New Business:** The Household Transition Score is based on the length of time that has elapsed since the named insured last had recreational vehicle insurance in force. Preferred Operator Score points are assigned as shown by the following table. Status of the prior insurance carrier (standard or nonstandard) and prior loss experience have no bearing on the Household Transition Score. Proof of prior insurance is required.

**Renewals:** A Household Transition Score equal to 0 (zero) or 1 (one) will be adjusted to 2 (two) on the first anniversary renewal date the policy completes twelve months of continuous coverage.

Exception: Personnel returning from overseas duty (government/military/private sector) will be given credit for continuous insurance. No proof of overseas orders required.

<u>Household Transition Score</u>	<u>Preferred Operator Score Points</u>
No Lapse in prior insurance coverage	2
Lapse 1 day to 365 days in prior insurance coverage	1
Lapse greater than 365 days in prior insurance coverage	0

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**DRIVING RECORD RULES**

Use the experience period and combine the motor vehicle or recreational vehicle driving record for all operators in the household. Count all motor vehicle or recreational vehicle at-fault accidents, all comprehensive losses (except motor vehicle towing and 'acts of nature'), and all major violations.

When multiple major(s) and minor(s) violations on the same day, count the major(s).

When multiple minors occur on the same day, count as one minor.

It will be assumed that all accidents on the driving record were at-fault unless a police report or written explanation is submitted to the contrary. Once a policy is issued, all accidents involving the name insured, spouse or other family member who is a resident of the same household will be counted.

**UNVERIFIABLE MOTOR VEHICLE DRIVING RECORD**

- The preferred operator factor will be decreased the equivalent of two majors.
- This will be assessed on any operator licensed to operate a motor vehicle whose driving record cannot be verified by a state's bureau of motor vehicles. This charge is an exception to the driving record qualifier.
- The points will be reinstated when the Company receives a valid MVR.



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**BODILY INJURY – All Programs**

<u>Limit</u>		<u>Rate</u>
25/50	Base	\$3.10
50/100	Additional	\$0.45
100/300	Additional	\$0.65
250/500	Additional	\$1.10
500/500	Additional	\$1.50

<u>Territory Info:</u>	
<u>Code:</u>	<u>Factor:</u>
1	1.00
3	1.00
5	1.00
6	1.00
8	1.00
9	1.00
10	1.00
11	1.00

<u>Preferred Operator Factor:</u>	
<u>Preferred Operator Score</u>	<u>Factor</u>
0	3.50
1	3.15
2	2.85
3	2.59
4	2.46
5	2.34
6	2.22
7	2.11
8	2.01
9	1.92
10	1.83
11	1.74
12	1.66
13	1.58
14	1.50
15	1.43
16	1.37
17	1.31
18	1.25
19	1.19
20	1.14
21	1.09
22	1.04
23	1.00
24	0.95
25	0.91
26	0.87
27	0.83
28	0.79
29	0.75
30	0.72
31	0.69
32	0.66
33	0.63
34	0.60
35	0.57

<u>Class Groups:</u>				
<u>Male</u>		<u>Female</u>		<u>Factor</u>
<u>Married</u>	<u>Single</u>	<u>Married</u>	<u>Single</u>	
30-54		30-54		0.77
55-99		55-99		0.83
28-29		28-29		0.83
	55-99		55-99	0.90
	25-54		25-54	1.00
25-27		25-27		1.21
24		24		1.27
	22-24		22-24	1.38
	21		21	1.67
22-23	20	22-23	20	1.76
	10-17		10-17	1.90
	19		19	1.95
20-21		20-21		2.37
	18		18	2.67
10-19		10-19		3.58

<u>Vehicle Year Info:</u>	
<u>Vehicle Year:</u>	<u>Factor:</u>
2007+	1.17
2004-2006	1.00
2000-2003	0.90
1997-1999	0.83
1996-	0.83

<u>Symbol Information:</u>	
<u>Symbol Range:</u>	<u>Factor:</u>
6	0.90
7	0.90
70	0.45
71	0.45
72	0.90
73	0.45
74	0.45
75	0.45
76	0.45
78	1.00
79	1.00
80	1.00
88	0.45
89	1.00
99	1.50

<u>CC Information:</u>	
<u>Ranges</u>	<u>Factors</u>
0-50	0.70
51-100	0.70
101-150	0.70
151-200	0.70
201-250	0.70
251-350	0.70
351-450	0.90
451-550	0.90
551-850	1.00
851-1000	1.00
1001-1300	1.00
1301-1400	1.00
1401-1700	1.00
1701-2500	1.00

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**GUEST PASSENGER LIABILITY – All Programs**

<u>Limit</u>		<u>Rate</u>
25/50	Base	\$2.25
50/100	Additional	\$0.65
100/300	Additional	\$0.90
250/500	Additional	\$1.25
500/500	Additional	\$1.55

<u>Territory Info:</u>	
<u>Code:</u>	<u>Factor:</u>
1	1.00
3	1.00
5	1.00
6	1.00
8	1.00
9	1.00
10	1.00
11	1.00

<u>Class Groups:</u>				
<u>Male</u>		<u>Female</u>		<u>Factor</u>
<u>Married</u>	<u>Single</u>	<u>Married</u>	<u>Single</u>	
30-54		30-54		0.77
55-99		55-99		0.83
28-29		28-29		0.83
	55-99		55-99	0.90
	25-54		25-54	1.00
25-27		25-27		1.21
24		24		1.27
	22-24		22-24	1.38
	21		21	1.67
22-23	20	22-23	20	1.76
	10-17		10-17	1.90
	19		19	1.95
20-21		20-21		2.37
	18		18	2.67
10-19		10-19		3.58

<u>Preferred Operator Factor:</u>	
<u>Preferred Operator</u>	<u>Factor</u>
0	3.50
1	3.15
2	2.85
3	2.59
4	2.46
5	2.34
6	2.22
7	2.11
8	2.01
9	1.92
10	1.83
11	1.74
12	1.66
13	1.58
14	1.50
15	1.43
16	1.37
17	1.31
18	1.25
19	1.19
20	1.14
21	1.09
22	1.04
23	1.00
24	0.95
25	0.91
26	0.87
27	0.83
28	0.79
29	0.75
30	0.72
31	0.69
32	0.66
33	0.63
34	0.60
35	0.57

<u>Symbol Information:</u>	
<u>Symbol Range:</u>	<u>Factor:</u>
6	0.90
7	0.90
70	0.45
71	0.45
72	0.90
73	0.45
74	0.45
75	0.45
76	0.45
78	1.00
79	1.00
80	1.00
88	0.45
89	1.00
99	1.50

<u>Vehicle Year Info:</u>	
<u>Vehicle Year:</u>	<u>Factor:</u>
2007+	1.17
2004-2006	1.00
2000-2003	0.90
1997-1999	0.83
1996-	0.83

<u>CC Information:</u>	
<u>Ranges</u>	<u>Factors</u>
0-50	0.70
51-100	0.70
101-150	0.70
151-200	0.70
201-250	0.70
251-350	0.70
351-450	0.90
451-550	0.90
551-850	1.00
851-1000	1.00
1001-1300	1.00
1301-1400	1.00
1401-1700	1.00
1701-2500	1.00

**DAIRYLAND INSURANCE COMPANY**  
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**PROPERTY DAMAGE LIABILITY – All Programs**

<u>Limit</u>		<u>Rate</u>
25,000	Base	\$1.80
50,000	Additional	\$0.20
100,000	Additional	\$0.55

<u>Territory Info:</u>	
<u>Code:</u>	<u>Factor:</u>
1	1.00
3	1.00
5	1.00
6	1.00
8	1.00
9	1.00
10	1.00
11	1.00

<u>Preferred Operator Factor:</u>	
<u>Preferred Operator Score</u>	<u>Factor</u>
0	3.50
1	3.15
2	2.85
3	2.59
4	2.46
5	2.34
6	2.22
7	2.11
8	2.01
9	1.92
10	1.83
11	1.74
12	1.66
13	1.58
14	1.50
15	1.43
16	1.37
17	1.31
18	1.25
19	1.19
20	1.14
21	1.09
22	1.04
23	1.00
24	0.95
25	0.91
26	0.87
27	0.83
28	0.79
29	0.75
30	0.72
31	0.69
32	0.66
33	0.63
34	0.60
35	0.57

<u>Class Groups:</u>				
<u>Male</u>		<u>Female</u>		<u>Factor</u>
<u>Married</u>	<u>Single</u>	<u>Married</u>	<u>Single</u>	
30-54		30-54		0.77
55-99		55-99		0.83
28-29		28-29		0.83
	55-99		55-99	0.90
	25-54		25-54	1.00
25-27		25-27		1.21
24		24		1.27
	22-24		22-24	1.38
	21		21	1.67
22-23	20	22-23	20	1.76
	10-17		10-17	1.90
	19		19	1.95
20-21		20-21		2.37
	18		18	2.67
10-19		10-19		3.58

<u>Symbol Information:</u>	
<u>Symbol Range:</u>	<u>Factor:</u>
6	0.90
7	0.90
70	0.45
71	0.45
72	0.90
73	0.45
74	0.45
75	0.45
76	0.45
78	1.00
79	1.00
80	1.00
88	0.45
89	1.00
99	1.50

<u>Vehicle Year Info:</u>	
<u>Vehicle Year:</u>	<u>Factor:</u>
2007+	1.17
2004-2006	1.00
2000-2003	0.90
1997-1999	0.83
1996-	0.83

<u>CC Information:</u>	
<u>Ranges</u>	<u>Factors</u>
0-50	0.70
51-100	0.70
101-150	0.70
151-200	0.70
201-250	0.70
251-350	0.70
351-450	0.90
451-550	0.90
551-850	1.00
851-1000	1.00
1001-1300	1.00
1301-1400	1.00
1401-1700	1.00
1701-2500	1.00

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**MEDICAL EXPENSE - All classes**

Limits*	ATV Premium	Trail Bike Premium
\$1,000	\$ 2.00	\$ 4.00

Limit*	Add'l Monthly	Add'l Monthly
2,000	\$1.00	\$2.00
5,000	\$3.00	\$6.00

\*\$50 deductible is applied.  
The deductible is waived if the  
insured and passenger covered by the  
policy was wearing a proper  
helmet at the time of loss.

Class Groups:				
<u>Male</u>		<u>Female</u>		<u>Factor</u>
<u>Married</u>	<u>Single</u>	<u>Married</u>	<u>Single</u>	
19-49	24-99	19-49	24-99	1.00
50-99		50-99		1.18
	18-23		18-23	1.36
	10-17		10-17	1.50
10-18		10-18		1.64

<u>Preferred Operator Factor:</u>	
<u>Preferred</u>	<u>Factor</u>
<u>Operator</u>	<u>Score</u>
0	3.50
1	3.15
2	2.85
3	2.59
4	2.46
5	2.34
6	2.22
7	2.11
8	2.01
9	1.92
10	1.83
11	1.74
12	1.66
13	1.58
14	1.50
15	1.43
16	1.37
17	1.31
18	1.25
19	1.19
20	1.14
21	1.09
22	1.04
23	1.00
24	0.95
25	0.91
26	0.87
27	0.83
28	0.79
29	0.75
30	0.72
31	0.69
32	0.66
33	0.63
34	0.60
35	0.57

**DAIRYLAND INSURANCE COMPANY  
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**UNINSURED OPERATOR (INCLUDING UNDERINSURED OPERATOR COVERAGE)**  
All Territories and All Classes

<u>Limit</u>		<u>Rate</u>
25/50	Base	\$7.00
50/100	Additional	\$1.00
100/300	Additional	\$3.00
250/500	Additional	\$5.00
500/500	Additional	\$6.00

Classic Program – Uninsured operator coverage applies to accidents involving personal watercraft or boats. It will cover accidents between a motor vehicle and any off-road vehicle being operated legally on a public roadway. Coverage also applies for pedestrians struck by any uninsured recreational vehicle.

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**RECREATIONAL VEHICLE EXCURSION DIVERSION COVERAGE**

**CLASSIC PROGRAM**

Excursion Diversion Coverage can be purchased for recreational vehicles and recreational vehicle trailers. Charges apply separately for recreational vehicles and recreational vehicle trailers.

For any loss covered by this policy under Comprehensive and Collision, this coverage increases the policy limit for safety apparel to \$2,000. This coverage does not apply to theft of any apparel unless there is a total theft of the recreational vehicle.

In addition:

For any loss covered that occurs more than 100 miles from principal place of residence:

- \$400 maximum per occurrence for temporary lodging, transportation and meals
- \$100 per day for temporary lodging or an extended stay
- \$ 50 per day for meals
- \$400 for lost deposits (every attempt must be made to cancel the reservation)

Coverage can be purchased when insured has either Comprehensive or Comprehensive and Collision coverage.

Premium:

For the Classic Program: \$0.50 per month per recreational vehicle or recreational vehicle trailer. Limit Factor = 1.00

**TOWING AND SERVICE COVERAGE**

Towing and Service Coverage can be purchased for recreational vehicles and recreational vehicle trailers. Charges apply separately for recreational vehicles and recreational vehicle trailers.

We will pay for costs actually incurred for towing or hauling of a recreational vehicle or recreational vehicle trailer when it is disabled. We will also pay for the cost of service at the site of disablement, but not for any additional costs incurred because of the location of the disablement.

**CLASSIC PROGRAM**

\$500 for any single occurrence, subject to a policy term maximum of \$1,500.

Coverage can be purchased when insured has either Comprehensive or Comprehensive and Collision coverage.

Premium: \$2.00 per month per recreational vehicle or recreational vehicle trailer

**RENTAL REIMBURSEMENT**

\$100 per day, to a maximum total payment of \$500 for necessary rental of a substitute recreational vehicle while the recreational vehicle described on the declarations page or its replacement is disabled as a result of collision or comprehensive loss covered by the policy - other than theft of the entire recreational vehicle. Rental Reimbursement insurance does not pay for any mileage charges.

Coverage is available when insured has either Comprehensive or Comprehensive and Collision coverage.

Classic Program - \$1.00 month per recreational vehicle or recreational vehicle trailer

**SUBMERSION COVERAGE**

We will pay for salvage and recovery costs to an off-road vehicle caused by submersion up to \$2,500 per loss. Available when comprehensive coverage is purchased.

\$2,500.00 Limit

Classic Program - \$1.00 per month per recreational vehicle

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**COLLISION - All Programs**

**Base Rate Amount:      \$18.35**

Class Groups:				
<u>Male</u>		<u>Female</u>		
<u>Married</u>	<u>Single</u>	<u>Married</u>	<u>Single</u>	<u>Factor</u>
40-99		40-99		0.80
35-39		35-39		0.84
30-34		30-34		0.94
	50-99		50-99	1.04
	35-49		35-49	1.08
28-29		28-29		1.17
	30-34		30-34	1.22
24-27		24-27		1.26
	25-29		25-29	1.32
	24		24	1.44
22-23		22-23		1.57
	23		23	1.61
	22		22	1.63
10-21		10-21		1.79
	21		21	1.92
	10-17		10-17	1.98
	20		20	2.12
	19		19	2.51
	18		18	2.86

CC Information:

<u>Ranges</u>	<u>Factors</u>
0-50	0.35
51-100	0.35
101-150	0.35
151-200	0.35
201-250	0.35
251-350	0.35
351-450	0.65
451-550	0.65
551-850	1.00
851-1000	1.00
1001-1300	1.00
1301-1400	1.00
1401-1700	1.00
1701-2500	1.00

Symbol Information:

<u>Symbol Range:</u>	<u>Factor:</u>
6	1.00
7	1.00
70	1.00
71	1.00
72	1.00
73	1.00
74	1.00
75	1.00
76	1.00
78	2.00
79	2.00
80	2.00
88	1.00
89	2.00
99	3.00

Model Year:      Factor:

2007+	1.83
2006	1.23
2005	1.00
2004	0.89
2002-2003	0.80
2000-2001	0.70
1997-1999	0.58
1996-	0.42

Preferred Operator Factor:

<u>Preferred Operator Score</u>	<u>Factor</u>
0	3.50
1	3.15
2	2.85
3	2.59
4	2.46
5	2.34
6	2.22
7	2.11
8	2.01
9	1.92
10	1.83
11	1.74
12	1.66
13	1.58
14	1.50
15	1.43
16	1.37
17	1.31
18	1.25
19	1.19
20	1.14
21	1.09
22	1.04
23	1.00
24	0.95
25	0.91
26	0.87
27	0.83
28	0.79
29	0.75
30	0.72
31	0.69
32	0.66
33	0.63
34	0.60
35	0.57

Territory Info:

<u>Code:</u>	<u>Factor:</u>
1	1.00
3	1.00
5	1.00
6	1.00
8	1.00
9	1.00
10	1.00
11	1.00

Deductible:      Factor:

100	1.40
250	1.00
500	0.88
1000	0.67

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**COMPREHENSIVE - All Programs**

**Base Rate Amount:      \$9.80**

Class Groups:				
<u>Male</u>		<u>Female</u>		
<u>Married</u>	<u>Single</u>	<u>Married</u>	<u>Single</u>	<u>Factor</u>
55-99		55-99		0.74
45-54		45-54		0.80
40-44		40-44		0.88
35-39		35-39		1.01
	45-99		45-99	1.08
	40-44		40-44	1.26
30-34		30-34		1.35
	35-39		35-39	1.49
	10-17		10-17	1.57
	30-34		30-34	1.69
28-29		28-29		1.75
	28-29		28-29	1.79
	22-27		22-27	1.94
25-27		25-27		2.04
	18-21		18-21	2.06
24		24		2.36
22-23		22-23		2.93
20-21		20-21		3.31
10-19		10-19		3.41

CC Information:

<u>Ranges</u>	<u>Factors</u>
0-50	0.53
51-100	0.53
101-150	0.53
151-200	0.53
201-250	0.53
251-350	0.53
351-450	0.64
451-550	0.64
551-850	1.00
851-1000	1.00
1001-1300	1.00
1301-1400	1.00
1401-1700	1.00
1701-2500	1.00

Symbol Information:

<u>Symbol Range:</u>	<u>Factor:</u>
6	1.70
7	1.70
70	1.70
71	1.70
72	1.70
73	1.70
74	1.70
75	1.70
76	1.70
78	2.00
79	2.00
80	2.00
88	1.70
89	2.00
99	3.00

Preferred Operator Factor:

<u>Preferred Operator Score</u>	<u>Factor</u>
0	3.50
1	3.15
2	2.85
3	2.59
4	2.46
5	2.34
6	2.22
7	2.11
8	2.01
9	1.92
10	1.83
11	1.74
12	1.66
13	1.58
14	1.50
15	1.43
16	1.37
17	1.31
18	1.25
19	1.19
20	1.14
21	1.09
22	1.04
23	1.00
24	0.95
25	0.91
26	0.87
27	0.83
28	0.79
29	0.75
30	0.72
31	0.69
32	0.66
33	0.63
34	0.60
35	0.57

Model Year:      Factor:

2007+	1.56
2006	1.26
2004-2005	1.00
2003	0.91
2002	0.79
2000-2001	0.65
1997-1999	0.62
1996-	0.50

Territory Info:

<u>Code:</u>	<u>Factor:</u>
1	1.00
3	1.00
5	1.00
6	1.00
8	1.00
9	1.00
10	1.00
11	1.00

Deductible:      Factor:

100	1.20
250	1.00
500	0.88
1000	0.72



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**SYMBOL DESCRIPTIONS**

<b>SYMBOL</b>	<b>GENERAL DESCRIPTION</b>	<b>SYMBOL</b>	<b>GENERAL DESCRIPTION</b>
1		50	
2		51	
3		52	
4		53	
5		54	
6	MINI – 1 – Small frame, for youths	55	
7	MINI – 2 – Large frame	56	
8		57	
9		58	
10		59	
11		60	
12		61	
13		62	
14		63	
15		64	
16		65	
17		66	
18		67	
19		68	GOLF CART
20		69	DUNE BUGGY
21		70	ATV – WORK MACHINES 1
22		71	ATV – WORK MACHINES 2
23		72	ATV – YOUTH MODELS
24		73	ATV – SPORT 1
25		74	ATV – SPORT 2
26		75	ATV – 4 WHEEL MULTI PASSENGER
27		76	ATV – 6 WHEEL MULTI PASSENGER
28		77	
29		78	TRAIL BIKE 1
30		79	TRAIL BIKE 2
31		80	TRAIL BIKE 3
32		81	GO CART SINGLE PASSENGER
33		82	GO CART MULTI PASSENGER
34		83	PERSONAL JET WATERCRAFT 1
35		84	PERSONAL JET WATERCRAFT 2
36		85	JET BOAT
37		86	SNOWMOBILE 1
38		87	SNOWMOBILE 2
39		88	DEFAULT 1 - ATV
40		89	DEFAULT 2 – TRAIL BIKE
41		90	
42		91	
43		92	
44		93	
45		94	
46		95	
47		96	
48			
49		98	
		99	UNACCEPTABLE VEHICLE

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**OPTIONAL EQUIPMENT COVERAGE**

Monthly Premium - \$0.45 for each \$100 of equipment value

We define optional equipment as standard options or standard equipment that are normally available from the manufacturer of a recreational vehicle or recreational vehicle trailer and are installed by the manufacturer or are installed as the manufacturer would have installed them. It also refers to options or equipment that have been specifically designed and manufactured by a company that specializes in retrofitting recreational vehicles or recreational vehicle trailers. Optional equipment includes trailers designed to be pulled behind an off-road vehicle. Removable electronic equipment or mechanical items that are powered by the recreational vehicle are optional equipment only while the recreational vehicle is being operated. Optional equipment does not include options or equipment that enhance performance or which compromise the overall safety or design specifications of the recreational vehicle.

**PERFORMANCE MODIFICATION CHARGE**

Apply the performance modification factor if applicable to the otherwise applicable program rates.

	<u>Factor</u>
Addition of turbocharger or supercharger	1.50

**PHYSICAL DAMAGE PLUS ENDORSEMENT (Our "Genuine" Promise)**

Dairyland promises to use only GENUINE MANUFACTURER'S PARTS when repairing the insured recreational vehicle. Total losses are still settled according to the policy. In addition, we will replace any accessory purchased within the last five years, without deduction for depreciation. The insured must furnish proof of when purchased. The accessory must be considered a total loss for this to apply. For partial losses, the accessory's actual cash value will be used. The limit selected for "Optional Equipment" is the maximum coverage we provide. Available when comprehensive and collision are purchased.

DEFINITION OF ACCESSORY: Optional equipment or mechanical alterations attached to or made part of the recreational vehicle which are **not** standard equipment as defined by the manufacturer.

LIMIT FACTOR = 1.00

Annual Premium: \$25.00 for the Classic Preferred Operator Program. No discounts apply.

**RECREATIONAL VEHICLE TRAILER COVERAGE**

\$100 deductible applies to Collision or Comprehensive losses.

	Collision	Comprehensive
Base Rate	\$3.00 monthly	\$1.00 monthly
Charge per \$100 of Trailer Cost New	\$0.20 per \$100	\$0.05 per \$100

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**REPLACEMENT COST COVERAGE**

This coverage is for the replacement cost of recreational vehicles or recreational vehicle trailers considered a total loss (excluding theft and larceny). Please see endorsement for more details.

- Available when comprehensive and collision coverage are purchased
- Coverage is available for 3 years, based on model year or manufacture year. The policy and the endorsement must remain continuously in force the entire time. (Model years or year of manufacture changes each October 1<sup>st</sup>.)
- All discounts apply to this coverage.
- Applies to Optional Equipment that has been reported to us.
- Recreational vehicle must be purchased in past 90 days. (proof of purchase must be furnished with a claim).
- Applies only to recreational vehicles or recreational vehicle trailers that were not previously owned, that were never registered, if registration was a requirement of ownership, or were never titled, if titling was a requirement of ownership.
- Charge for recreational vehicle(s) only. (Coverage extends to recreational vehicle trailers while transporting a covered recreational vehicle. No additional charge applies.)

Base Rate Amount:	\$1.00
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**Class Groups:**

<u>Married</u>	<u>Single</u>	<u>Factor</u>
25+	25+	1.00
10-24	10-24	2.00

**Symbol Information:**

<u>Symbol Range:</u>	<u>Factor:</u>
6	1.00
7	1.00
70	1.00
71	1.00
72	1.00
73	1.00
74	1.00
75	1.00
76	1.00
78	1.00
79	1.00
80	1.00
88	1.00
89	1.00
99	1.50

**Preferred Operator Factor:**

<u>Preferred Operator Score</u>	<u>Factor</u>
0	3.50
1	3.15
2	2.85
3	2.59
4	2.46
5	2.34
6	2.22
7	2.11
8	2.01
9	1.92
10	1.83
11	1.74
12	1.66
13	1.58
14	1.50
15	1.43
16	1.37
17	1.31
18	1.25
19	1.19
20	1.14
21	1.09
22	1.04
23	1.00
24	0.95
25	0.91
26	0.87
27	0.83
28	0.79
29	0.75
30	0.72
31	0.69
32	0.66
33	0.63
34	0.60
35	0.57

**DISCOUNTS**

The following are available in our Classic Program for all coverages except Uninsured/Underinsured Operator and Physical Damage Plus.

**RECREATIONAL VEHICLE OPERATOR COURSE DISCOUNT – 10%**

(The operator course discount is provided for those individuals who have taken an operator course specifically designed for recreational vehicle operators.) Insured must have successfully completed a Recreational Vehicle Safety Operator Course, advanced operator course, military or police training courses, or other state certified recreational vehicle safety course within the past five years, for which proof is required.

**ANTI-THEFT DISCOUNT – 5%**

For each insured recreational vehicle that has an audible anti-theft alarm installed, has NICB "Phantom Footprints®", DataDot™ Asset Identification System installed on the insured recreational vehicle's parts, LoJack or other non-audible security system, any recreational vehicle with comprehensive coverage will qualify for a 5% discount. A dated invoice or receipt for the anti-theft devices must be submitted to the company.

-or-

Written verification from the agent that they personally inspected an audible anti-theft device on the recreational vehicle.

**MULTI-RECREATIONAL VEHICLE DISCOUNT – 15%**

A 15% discount applies to all recreational vehicles on a multiple recreational vehicle policy. Multi-recreational vehicle rules:

1. A maximum of three recreational vehicles per policy.
2. Only recreational vehicles owned by the Named Insured and Resident Spouse may be combined on a multi-recreational vehicle policy.

**ANNUAL FOUR SEASONS DISCOUNT**

All policies are written at **10** times the monthly rate in recognition of the limited use during off-season months, except for the following coverages: Excursion Diversion and Physical Damage Plus.

**MISCELLANEOUS RECREATIONAL VEHICLE RULES**

**AUTOMOBILE DISCOUNTS DO NOT APPLY TO RECREATIONAL VEHICLE POLICIES.**

**INSTALLMENT FEE**

A \$7.00 fee will be added to each installment billing for those insureds on a pay plan.

**CANCELLATION RULE**

1. If a policy is cancelled by the company, or canceled by the insured because the vehicle was sold, involved in an accident resulting in a total loss, or the insured is deceased, compute on a pro rata basis any premium owed or premium to be returned using the policy premium including the annual term discount (referred to as the discounted premium).
2. If a policy is canceled for non-payment, the annual term discount will no longer apply to the policy. Re-compute the premium without the annual term discount applied. This is the non-discounted premium. Using this non-discounted premium, compute on a pro rata basis any premium to be refunded or premium owed for the policy period through the cancellation date.
3. If a policy is canceled by the insured for any other reason than those listed above, the annual term discount will no longer apply to the policy. Re-compute the premium without the annual term discount applied. This is the non-discounted premium. Using this non-discounted premium, return any premium to be refunded at 90% of the pro rata unearned premium or compute any premium owed on a pro rata basis, for the policy period through the cancellation date.

**(NOTE:** The annual discounted premium is the most we will bill or charge the policyholder in all cases, even if the re-calculated non-discounted premium owed exceeds that amount. In these cases, premium amounts above the annual discounted premium will be waived.)

**MINIMUM PREMIUM - \$45.00**

This premium will be considered fully earned unless canceled at the option of the company. Nonpayment of premium by the insured is not considered a cancellation at the option of the company.

**DAIRYLAND INSURANCE COMPANY**  
**ARKANSAS RECREATIONAL VEHICLE MANUAL**

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**RECREATIONAL VEHICLE RATING FORMULA**

Use the following steps to calculate the premium for any coverage except Excursion Diversion or Physical Damage Plus. If a particular factor is not applicable use a factor of 1.00.

Rate calculations are carried out to two decimal places and penny rounded. Rounding operations adjust the premium to the nearest whole dollar.

1. Multiply the following factors:
  - Base Rate
  - Class
  - Territory
  - Engine Displacement
  - Model Year
  - Preferred Operator Score
2. Add Expense amount.
3. Dollar round.
4. Compare this amount to the Minimum Coverage Premium and use higher amount.
5. Multiply the symbol factor.
6. Save this amount for later comparison (A).
7. Multiply by the limit/deductible factor (or add amount).
  - For Recreational Vehicle Trailer Comprehensive and Collision:
  - Divide the cost new value by 100.
  - Multiply by charge per hundred dollars.
  - Add to (A).
8. Save this amount for later comparison (B).
9. If Limit/Deductible Minimum Adjustment amount is not equal to zero, compare (A+ Minimum Adjustment) to B and use the higher amount.
10. If the Coverage Adjustment is not equal to zero, multiply factor (or add amount).
11. Calculate amount C by totaling the discounts/policy adjustments. Do not include the months off annual discount in this amount.
12. Multiply by (1 - C).
13. For annual policies, multiply by (12 - months off annual discount).

**DAIRYLAND INSURANCE COMPANY  
ARKANSAS RECREATIONAL VEHICLE MANUAL**

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**RECREATIONAL VEHICLE RATING FORMULA (cont.)**

Use the following steps to calculate the premium for Excursion Diversion and Physical Damage Plus. If a particular factor is not applicable use a factor of 1.00.

Rate calculations are carried out to two decimal positions and penny rounded.

1. Multiply the following factors:
  - Base Rate
  - Class
  - Territory
  - Engine Displacement
  - Model Year
  - Preferred Operator Score
2. Add Expense amount.
3. Multiply by Symbol factor.
4. Save this amount for later calculations (A).
5. Calculate amount B by totaling the discounts/policy adjustments. Do not include the months off annual discount in this amount.
6. Excursion Diversion:
  - Multiply amount (A) by Limit factor.
  - Multiply by (1 – B).
  - Multiply by the number of months coverage. For annual policies, multiply by 12.
7. Physical Damage Plus (PHYDP):
  - Multiply amount (A) by Limit factor.
  - Multiply by (1 – B).
  - Compare this amount to the Minimum Coverage Premium and use higher amount.
  - This is the annual coverage premium amount.

**DAIRYLAND INSURANCE COMPANY**  
**ARKANSAS RECREATIONAL VEHICLE MANUAL**

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**Definitions**

An **accident** is an unexpected and unintended event that causes bodily injury or property damage and arises out of the ownership, maintenance or use of a recreational vehicle or recreational vehicle trailer.

An **All Terrain Vehicle** is a motorized vehicle with at least four wheels or independent treads, specifically manufactured as an All Terrain Vehicle (ATV), Recreational Utility Vehicle (RTV) or Utility Vehicle (UTV), designed for use primarily off public roads and has not been licensed for use on public roads.

**Boat** means a boat as described in the declarations page of the policy including equipment permanently attached to it.

**Boating property** means your boat, your motor(s), your recreational vehicle trailer used to transport your boat, your portable equipment or a combination of these items.

**Motor** means a boat motor described in the declarations including equipment permanently attached to it.

A **Motor Vehicle** is a land motor vehicle or trailer designed for use on public roads and any other land motor vehicle while used on public roads.

**Off-road vehicle** means an All Terrain Vehicle, trail bike or snowmobile.

**Personal Watercraft** means a vessel which uses an inboard motor powering a water jet pump as its primary source of motive power, and which is designed to be operated by a person sitting, standing, or kneeling on the vessel, rather than the conventional manner of sitting or standing in the vessel.

**Portable equipment** means equipment or accessories not permanently attached to the insured boat and which are incidental to its operation.

**Recreational vehicle** means an off-road vehicle, boat or personal watercraft.

**Recreational Vehicle Trailer** is a trailer described in the declarations which is used to carry the covered recreational vehicle. It doesn't include a trailer while used as an office, store or display.

A **Snowmobile** means an engine-driven vehicle that has an endless belt tread and sled-type runners, or skis, to be used in contact with snow and which was manufactured solely for snowmobiling.

A **Trail Bike** is a two-wheeled off road motorcycle, manufactured to carry only one person, primarily designed for use off public roads and which has not been licensed for use on public roads.



SERFF Tracking Number:	SEPX-125372629	State:	Arkansas
Filing Company:	Dairyland Insurance Company	State Tracking Number:	EFT \$125
Company Tracking Number:	PA AR0770254R01		
TOI:	19.0 Personal Auto	Sub-TOI:	19.0003 Recreational Vehicle
Product Name:	Recreational Vehicle Policy		
Project Name/Number:	AR DRP Introduction/PA AR0770254R01		

## Supporting Document Schedules

<b>Satisfied -Name:</b>	Uniform Transmittal Document-Property & Casualty	<b>Review Status:</b>	Filed	02/13/2008
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**Comments:**

**Attachments:**

AR - NAIC P&C TRANSMITTAL DOCUMENT.PDF  
AR - NAIC RATE RULE FILING SCHEDULE.PDF

<b>Bypassed -Name:</b>	APCS-Auto Premium Comparison Survey	<b>Review Status:</b>	Filed	02/13/2008
<b>Bypass Reason:</b>	N/A to filing			
<b>Comments:</b>				

<b>Bypassed -Name:</b>	NAIC loss cost data entry document	<b>Review Status:</b>	Filed	02/13/2008
<b>Bypass Reason:</b>	N/A to filing			
<b>Comments:</b>				

<b>Satisfied -Name:</b>	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	<b>Review Status:</b>	Filed	02/13/2008
<b>Comments:</b>				
<b>Attachment:</b>				
	AR - PPA ABSTRACT FORM A 1.PDF			


## Property &amp; Casualty Transmittal Document

<b>1. Reserved for Insurance Dept. Use Only</b>	<b>2. Insurance Department Use only</b>	
	a. Date the filing is received:	
	b. Analyst:	
	c. Disposition:	
	d. Date of disposition of the filing:	
	e. Effective date of filing:	
	New Business	
	Renewal Business	
	f. State Filing #:	
g. SERFF Filing #:		
h. Subject Codes		

<b>3. Group Name</b>	Sentry Insurance Group				<b>Group NAIC #</b>	169
<b>4. Company Name(s)</b>	<b>Domicile</b>	<b>NAIC #</b>	<b>FEIN #</b>	<b>State #</b>		
Dairyland Insurance Company	WI	21164	39-1047310			

<b>5. Company Tracking Number</b>	PA AR0770254R01
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## Contact Info of Filer(s) or Corporate Officer(s) [include toll-free number]

<b>6. Name and address</b>	<b>Title</b>	<b>Telephone #s</b>	<b>FAX #</b>	<b>e-mail</b>
Cheryl L. Kizewski 1800 North Point Drive Stevens Point WI 54481	Product Compliance/Development - Analyst	715-346-8136 Ext. 8136	715-346-6044	cheryl.kizewski@sentry.com
<b>7. Signature of authorized filer</b>				
<b>8. Please print name of authorized filer</b>	Cheryl L. Kizewski			

## Filing Information (see General Instructions for descriptions of these fields)

<b>9. Type of Insurance (TOI)</b>	19.0 Personal Auto
<b>10. Sub-Type of Insurance (Sub-TOI)</b>	19.0003 Recreational Vehicle
<b>11. State Specific Product code(s) (if applicable) [See State Specific Requirements]</b>	
<b>12. Company Program Title (Marketing Title)</b>	Dairyland Recreational Vehicle Policy
<b>13. Filing Type</b>	<input type="checkbox"/> Rate/Loss Cost <input type="checkbox"/> Rules <input checked="" type="checkbox"/> Rates/Rules <input type="checkbox"/> Forms <input type="checkbox"/> Combination Rates/Rules/Forms <input type="checkbox"/> Withdrawal <input type="checkbox"/> Other (give description)
<b>14. Effective Date(s) Requested</b>	New: 01/28/2008      Renewal: 11/29/2007
<b>15. Reference Filing?</b>	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
<b>16. Reference Organization (if applicable)</b>	
<b>17. Reference Organization # &amp; Title</b>	
<b>18. Company's Date of Filing</b>	11-29-2007
<b>19. Status of filing in domicile</b>	<input type="checkbox"/> Not Filed <input type="checkbox"/> Pending <input checked="" type="checkbox"/> Authorized <input type="checkbox"/> Disapproved

# Property & Casualty Transmittal Document

20.	This filing transmittal is part of Company Tracking #	PA AR0770254R01
21.	Filing Description [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]	

November 29, 2007

We are introducing, with this filing, an entirely new recreational vehicle program to be underwritten by Dairyland Insurance Company.

The Recreational Vehicle Program is modeled after our existing motorcycle program. The program consists of a "Classic Program" rating methodology. The Classic program uses traditional rating methodologies that do not include the use of credit scoring.

The policy has been developed to offer a wide variety of coverage to All Terrain Vehicles, trail bikes, snowmobiles, boats and personal watercraft. However, at this time, due to system limitations, we will initially write only ATV's, trail bikes and recreational vehicle trailers. This fact has been pointed out in the rate manual, as well. As we expand system capabilities, additional sections of the manual will be added to address the additional recreational vehicle types that we write.

Because of the nature of recreational vehicles and the alarming number of injuries and deaths associated with untrained and underage operators, the policy is targeted to cover those operators who can legally operate the vehicle in question. Protection is afforded to permissive operators when appropriate. Reminders that the customer should check local or state laws regulating the operation of these vehicles are prominently displayed on the application, the declarations page and billing notices.

Our research indicates that off-road vehicles are not subject to the typical insurance laws that govern motor vehicles that are licensed for road use, particularly laws associated with uninsured motorist coverage and underinsured motorist coverage. We have designed the coverage in the new program to provide maximum protection.

We trust with the enclosed information, you will be able to review our filing and grant an approval. If you have any questions, please contact me.

Thank you,

Cheryl Kizewski  
Compliance/Development Sr. Analyst

22.	<b>Filing Fees</b> (Filer must provide check # and fee amount if applicable.) [If a state requires you to show how you calculated your filing fees, place that calculation below]
	<div data-bbox="183 1461 745 1520"> <p><b>Check #:</b> EFT</p> <p><b>Amount:</b> \$125.00 (\$100 rate and \$25 rule)</p> </div> <div data-bbox="154 1757 1300 1812"> <p>Refer to each state's checklist for additional state specific requirements or instructions on calculating fees.</p> </div>

\*\*\*Refer to each state's checklist for additional state specific requirements (i.e. # of additional copies required, other state specific forms, etc.)

## PROPERTY & CASUALTY RATE/RULE FILING SCHEDULE

(This form must be provided ONLY when making a filing that includes rate-related items such as Rate; Rule; Rate & Rule; Reference; Loss Cost; Loss Cost & Rule or Rate, etc.)

**(Do not refer to the body of the filing for the component/exhibit listing, unless allowed by state.)**

<b>1.</b>	<b>This filing transmittal is part of Company Tracking #</b>	PA AR0770254R01
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<b>2.</b>	<b>This filing corresponds to form filing number</b> (Company tracking number of form filing, if applicable)	
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☐ Rate Increase
 ☐ Rate Decrease
 ☒ Rate Neutral (0%)

<b>3.</b>	<b>Filing Method (Prior Approval, File &amp; Use, Flex Band, etc.)</b>	Prior Approval
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<b>4a.</b>	<b>Rate Change by Company (As Proposed)</b>
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Company Name	Overall % Indicated Change (when Applicable)	Overall % Rate Impact	Written Premium Change for this program	# of policyholders affected for this program	Written premium for this program	Maximum %Change (where required)	Minimum %Change (where required)
Dairyland Insurance Company		0	0	0	0	0	0
		0	0	0	0	0	0

<b>4b.</b>	<b>Rate Change by Company (As Accepted) For State Use Only</b>
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Company Name	Overall % Indicated Change (when Applicable)	Overall % Rate Impact	Written Premium Change for this program	# of policyholders affected for this program	Written premium for this program	Maximum %Change (where required)	Minimum %Change (where required)

5. Overall Rate Information (Complete for Multiple Company Filings only)			
		COMPANY USE	STATE USE
5a.	Overall percentage rate indication(when applicable)		
5b.	Overall percentage rate impact for this filing		
5c.	Effect of Rate Filing – Written premium change for this program		
5d.	Effect of Rate Filing - Number of policyholders affected		

<b>6.</b>	Overall percentage of last rate revision	
<b>7.</b>	Effective Date of last rate revision	11/29/2007
<b>8.</b>	Filing Method of Last filing (Prior Approval, File & Use, Flex Band, etc.)	Prior Approval

9.	Rule # or Page # Submitted for Review	Replacement or withdrawn?	Previous state filing number, if required by state
01	Filing Memorandum 01/08	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	
02	1, 18-37 01-28-2008	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	
03		<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	

ARKANSAS INSURANCE DEPARTMENT

FORM A-1 PRIVATE PASSENGER AUTOMOBILE ABSTRACT

Instructions: All questions must be answered. If the answer is "none" or "Not applicable, so state. If all questions are not answered, the filing will not be accepted for review by the Department. Use a separate abstract for each company if filing for a group. Subsequent private passenger auto rate/rule submissions that do not alter the information contained herein need not include this form.

Company Name Dairyland Insurance Company  
NAIC # (including group #) 169-21164

1. Are there any areas in the State of Arkansas in which your company will not write automobile insurance? ☐ Yes ☒ No

If yes, list the areas: \_\_\_\_\_

2. Do you furnish a market for young drivers? ☐ Yes ☒ No (Operators 9 & under ineligible)

3. Do require collateral business to support a youthful driver? ☐ Yes ☒ No

4. Do you insure drivers with an international or foreign driver's license? ☐ Yes ☐ No N/A

5. Specify the percentage you allow in credit or discounts for the following:

- |                            |    |   |
|----------------------------|----|---|
| +a. Driver over 55         | 0  | % |
| b. Good Student Discount   | 0  | % |
| c. Multi-car Discount      | 15 | % |
| d. Accident Free Discount* | 0  | % |

Please Specify Qualification for Discount:

- |   |    |   |
|---|----|---|
| e. Anti-Theft Discount                      | 5  | % |
| f. Other (specify) <u>Rider Course Disc</u> | 10 | % |
|   | %  |   |
|   | %  |   |
|   | %  |   |

6. Do you have an installment payment plan for automobile insurance? ☒ Yes ☐ No

If so, what is the fee for installment payments?

\$7.00

7. Does your company utilize a tiered rating plan? ☐ Yes ☒ No

If so, list the programs and percentage difference and current volume for each plan:

Program	Percentage Difference	Volume
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THE INFORMATION PROVIDED IS CORRECT TO THE BEST OF MY KNOWLEDGE AND BELIEF.



Signature

Cheryl L. Kizewski

Printed Name

Product Compliance/Development - Analyst

Title

715-346-8136 Ext. 8136

Telephone Number

cheryl.kizewski@sentry.com

Email address



<i>SERFF Tracking Number:</i>	<i>SEPX-125372629</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Dairyland Insurance Company</i>	<i>State Tracking Number:</i>	<i>EFT \$125</i>
<i>Company Tracking Number:</i>	<i>PA AR0770254R01</i>		
<i>TOI:</i>	<i>19.0 Personal Auto</i>	<i>Sub-TOI:</i>	<i>19.0003 Recreational Vehicle</i>
<i>Product Name:</i>	<i>Recreational Vehicle Policy</i>		
<i>Project Name/Number:</i>	<i>AR DRP Introduction/PA AR0770254R01</i>		

## Superseded Attachments

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

<b>Original Date:</b>	<b>Schedule</b>	<b>Document Name</b>	<b>Replaced Date</b>	<b>Attach Document</b>
No original date	Rate and Rule	Dairyland Recreational Vehicle Policy	11/29/2007	Filing Memorandum.PD F

**DAIRYLAND INSURANCE COMPANY  
FILING MEMORANDUM  
ARKANSAS RECREATIONAL VEHICLE MANUAL**

Dairyland Insurance Company  
1800 North Point Drive  
Stevens Point, WI 54481



**DAIRYLAND INSURANCE COMPANY  
ARKANSAS FILING MEMORANDUM  
ARKANSAS RECREATIONAL VEHICLE MANUAL**

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In this revision, we are proposing rates for our newly created ARKANSAS RECREATIONAL VEHICLE Program. Initially we will write All Terrain Vehicles, trail bikes and recreational vehicle trailers. As systems are developed, the remaining recreational vehicles will be added.

**DAIRYLAND INSURANCE COMPANY  
ARKANSAS FILING MEMORANDUM  
ARKANSAS RECREATIONAL VEHICLE MANUAL**

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The following is an index and a summary of our manual.

Pages	Description
1	<b>Classifications.</b>
2-17	<b>Territory definitions.</b>
18-19	<b>Recreational Vehicle Programs.</b>
22-24	<b>BI/PD/Guest Passenger Liability rates.</b>
25	<b>Medical Expense.</b>
26	<b>Uninsured/Underinsured Operator Insurance.</b>
27	<b>Excursion Diversion, Towing and Service, Rental Reimbursement and Submersion.</b>
28-29	<b>Comprehensive and Collision rates.</b>
30	<b>Symbols.</b>
31-32	<b>Equipment Coverage, Performance Modification Charge, Physical Damage Plus Endorsement, Recreational Vehicle Trailer and Replacement Cost Coverage.</b>
33	<b>Discounts.</b>
34	<b>Miscellaneous Recreational Vehicle Rules.</b>
35-36	<b>Recreational Vehicle Rating Formula.</b>
37	<b>Definitions of Terms Used In This Manual</b>

**DAIRYLAND INSURANCE COMPANY  
ARKANSAS RECREATIONAL VEHICLE MANUAL**

Dairyland Insurance Company  
1800 North Point Drive  
Stevens Point, WI 54481

**DAIRYLAND INSURANCE COMPANY**  
**ARKANSAS RECREATIONAL VEHICLE MANUAL**

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**RECREATIONAL VEHICLE - RULES AND RATES**

**VEHICLES ELIGIBLE TO BE WRITTEN UNDER A RECREATIONAL VEHICLE POLICY**

A vehicle eligible to be written under a Dairyland recreational vehicle policy is any recreational vehicle except for the following:

- the recreational vehicle is used in competitive events;
- any All Terrain Vehicle with less than four wheels;
- a boat exceeding length or horsepower restrictions listed in the Underwriting Guidelines;
- the recreational vehicle is used in law enforcement or in any type of security services;
- the recreational vehicle is registered in the name of a corporation or business;
- the recreational vehicle has been customized with one or more of the following:
  - the frame is materially altered from the original manufacturer's specifications;
  - the engine has been replaced with an engine not made by the manufacturer of the original off-road vehicle or personal watercraft;
  - the fuel delivery system has been altered to use nitrous oxide or similar performance enhancing compounds;
- Recreational Vehicle with addition of turbocharger or supercharger;
- the recreational vehicle is considered to be an unapproved custom built recreational vehicle, either a one-of-a-kind design or limited production;
- the recreational vehicle is used for delivery;
- Recreational vehicles not initially manufactured for sale in the United States;
- All Terrain Vehicles intended primarily for operators under the age of 12, including all ATV's under 70cc's;
- Off-road Vehicles or personal watercraft with engine larger than 2500cc's;
- Recreational Vehicle with optional equipment exceeding \$20,000;
- Recreational Vehicle with a total value, including optional equipment, greater than \$40,000;
- Recreational Vehicle Trailer with a value exceeding \$20,000;
- Recreational Vehicle with operators or applicants who have been convicted of insurance fraud.
- Recreational Vehicle has been licensed for road use.
- Homemade Recreational Vehicle Trailers.

**(i) RATING CLASSIFICATION**

Each operator is rated separately. The rating factors of the operator developing the highest premium are used to rate single recreational vehicle policies. If more than one single recreational vehicle policy and/or multi-recreational vehicle policy in household, rate highest rated operator on the specific type of recreational vehicle developing the highest premium, second highest rated operator on the second highest rated specific type of recreational vehicle, etc. The preferred operator score will apply to all operators/vehicles.

**OPERATOR CLASSIFICATIONS**

Married includes any person who is a widow or widower, but does not include any person who is divorced, separated or not residing with spouse.

**AGE** - The age attained on the last birthday prior to the effective date of the policy.

**(ii) ENGINE SIZE CC's/HP**

The engine size displacement of the recreational vehicle measured in CC's (cubic centimeters) or HP (horsepower).

**DAIRYLAND INSURANCE COMPANY  
ARKANSAS RECREATIONAL VEHICLE MANUAL**

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**RECREATIONAL VEHICLE PROGRAMS**

Each policy will be classified into the following program - Classic:

**CLASSIC PREFERRED OPERATOR**

**DEFINITIONS**

The following definitions apply throughout this rule except if specifically noted within an individual section:

- a. "Eligible vehicle" is defined as any recreational vehicle we write as listed in the "Vehicles Eligible to be Written Under a Recreational vehicle Policy" section of this manual.
- b. "Operator in the household" is defined as any operator of any "eligible vehicle" who is a legal resident of the insured's household, or is a regular operator of the insured's "eligible vehicle", whether or not they have their own vehicle and insurance with us or another company.
- c. "Experience period" is defined as a number of years extending back from a specified date. For new business the specified date is the effective date of coverage. For renewal business the specified date is the annual anniversary date of the policy.
- d. "Claim" is defined as:
  - ◆ any at-fault accident, resulting in paid damages greater than \$0.00 or,
  - ◆ an occurrence which results in paid damages or reserved damages over \$500 under comprehensive coverage, except for towing and "act of nature" losses such as windstorm, earthquake, hail, explosion, tornado, cyclone, flood **or** water damage.
- e. "Major violations" are defined as any alcohol/drug related driving infraction, reckless driving, hit-and-run, or speed contest.
- f. "Minor violation" is defined as any violation not considered a "major violation".

**CLASSIC PREFERRED OPERATOR SCORE COMPONENTS**

The Preferred Operator Score consists of evaluating a customer using five distinct components: the Household Lienholder Score, the Household Claim Score, the Household Minor Violation Score, the Household Major Violation Score, and the Household Transition Score. The Preferred Operator Score is the total of the five components plus a Base Score of **20** plus any adjustments as described in the "APPLYING THE CLASSIC PREFERRED OPERATOR FACTOR" section of this manual.

**APPLYING THE CLASSIC PREFERRED OPERATOR FACTOR**

The Preferred Operator Factor will be applied on a policy level to all "eligible vehicles" according to the qualifications outlined in this rule. The Preferred Operator Score and all its components will be reevaluated at each anniversary date.

**A. The Household Lienholder Score**

The Household Lienholder Score is based on whether or not the policy has a lienholder on any vehicle on the policy. Preferred Operator Score points are assigned as shown by the following table. The Household Lienholder Score will be adjusted on the first renewal date following a change in lienholder status.

<u>Household Lienholder Score</u>	<u>Preferred Operator Score Points</u>
Lienholder on Policy	1
No Lienholder on Policy	1

**DAIRYLAND INSURANCE COMPANY**  
**ARKANSAS RECREATIONAL VEHICLE MANUAL**

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**B. The Household Claim Score**

The Household Claim Score is based on the number of "claims" in the household during the defined "experience period". Preferred Operator Score points are assigned as shown by the following table. "Claims" for individuals who were not or are no longer "operators in the household" will not be used in determining the Household Claim Score. The Household Claim Score will only be adjusted as of the annual anniversary date of the policy; it will not be adjusted mid-term, except when the mid-term change results in operators being added, deleted or replaced to the policy.

<u>Household Claim Score</u>	<u>Preferred Operator Score Points</u>
0 "Claims" in last 2 year "experience period"	7
0 "Claims" in last 1 year "experience period"	5
1+ "Claims" in last 1 year "experience period"	0

**C. The Household Minor Violation Score**

The Household Minor Violation Score is based on the number of "Minor Violations" in the household during the defined "experience period". Preferred Operator Score points are assigned as shown by the following table. "Minor Violations" for individuals who were not or are no longer "operators in the household" will not be used in determining the Household Minor Violation Score. The Household Minor Violation Score will only be adjusted as of the annual anniversary date of the policy; it will not be adjusted mid-term, except when the mid-term change results in operators being added, deleted or replaced to the policy.

<u>Household Minor Violation Score</u>	<u>Preferred Operator Score Points</u>
0 "Minor violations" in last 3 year "experience period"	2
1 "Minor violation" in last 3 year "experience period"	2
2 "Minor violations" in last 3 year "experience period"	1
3 "Minor violations" in last 3 year "experience period"	1
4+ "Minor violations" in last 3 year "experience period"	0

**D. The Household Major Violation Score**

The Household Major Violation Score is based on the number of "major violations" in the household during the defined "experience period". Preferred Operator Score points are assigned as shown by the following table. "Major Violations" for individuals who were not or are no longer "operators in the household" will not be used in determining the Household Major Violation Score. The Household Major Violation Score will only be adjusted as of the annual anniversary date of the policy; it will not be adjusted mid-term, except when the mid-term change results in operators being added, deleted or replaced to the policy.

<u>Household Major Violation Score</u>	<u>Preferred Operator Score Points</u>
0 "Major violations" in last 3 year "experience period"	2
1 "Major violation" in last 3 year "experience period"	0
2+ "Major violations" in last 3 year "experience period"	-3

**DAIRYLAND INSURANCE COMPANY**  
**ARKANSAS RECREATIONAL VEHICLE MANUAL**

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E. The Household Transition Score

**New Business:** The Household Transition Score is based on the length of time that has elapsed since the named insured last had recreational vehicle insurance in force. Preferred Operator Score points are assigned as shown by the following table. Status of the prior insurance carrier (standard or nonstandard) and prior loss experience have no bearing on the Household Transition Score. Proof of prior insurance is required.

**Renewals:** A Household Transition Score equal to 0 (zero) or 1 (one) will be adjusted to 2 (two) on the first anniversary renewal date the policy completes twelve months of continuous coverage.

Exception: Personnel returning from overseas duty (government/military/private sector) will be given credit for continuous insurance. No proof of overseas orders required.

<u>Household Transition Score</u>	<u>Preferred Operator Score Points</u>
No Lapse in prior insurance coverage	2
Lapse 1 day to 365 days in prior insurance coverage	1
Lapse greater than 365 days in prior insurance coverage	0

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**DRIVING RECORD RULES**

Use the experience period and combine the motor vehicle or recreational vehicle driving record for all operators in the household. Count all motor vehicle or recreational vehicle at-fault accidents, all comprehensive losses (except motor vehicle towing and 'acts of nature'), and all major violations.

When multiple major(s) and minor(s) violations on the same day, count the major(s).

When multiple minors occur on the same day, count as one minor.

It will be assumed that all accidents on the driving record were at-fault unless a police report or written explanation is submitted to the contrary. Once a policy is issued, all accidents involving the name insured, spouse or other family member who is a resident of the same household will be counted.

**UNVERIFIABLE MOTOR VEHICLE DRIVING RECORD**

- The preferred operator factor will be decreased the equivalent of two majors.
- This will be assessed on any operator licensed to operate a motor vehicle whose driving record cannot be verified by a state's bureau of motor vehicles. This charge is an exception to the driving record qualifier.
- The points will be reinstated when the Company receives a valid MVR.



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**BODILY INJURY – All Programs**

<u>Limit</u>		<u>Rate</u>
25/50	Base	\$3.10
50/100	Additional	\$0.45
100/300	Additional	\$0.65
250/500	Additional	\$1.10
500/500	Additional	\$1.50

<u>Territory Info:</u>	
<u>Code:</u>	<u>Factor:</u>
1	1.00
3	1.00
5	1.00
6	1.00
8	1.00
9	1.00
10	1.00
11	1.00

<u>Preferred Operator Factor:</u>	
<u>Preferred Operator Score</u>	<u>Factor</u>
0	3.50
1	3.15
2	2.85
3	2.59
4	2.46
5	2.34
6	2.22
7	2.11
8	2.01
9	1.92
10	1.83
11	1.74
12	1.66
13	1.58
14	1.50
15	1.43
16	1.37
17	1.31
18	1.25
19	1.19
20	1.14
21	1.09
22	1.04
23	1.00
24	0.95
25	0.91
26	0.87
27	0.83
28	0.79
29	0.75
30	0.72
31	0.69
32	0.66
33	0.63
34	0.60
35	0.57

<u>Class Groups:</u>				
<u>Male</u>		<u>Female</u>		<u>Factor</u>
<u>Married</u>	<u>Single</u>	<u>Married</u>	<u>Single</u>	
30-54		30-54		0.77
55-99		55-99		0.83
28-29		28-29		0.83
	55-99		55-99	0.90
	25-54		25-54	1.00
25-27		25-27		1.21
24		24		1.27
	22-24		22-24	1.38
	21		21	1.67
22-23	20	22-23	20	1.76
	10-17		10-17	1.90
	19		19	1.95
20-21		20-21		2.37
	18		18	2.67
10-19		10-19		3.58

<u>Vehicle Year Info:</u>	
<u>Vehicle Year:</u>	<u>Factor:</u>
2007+	1.17
2004-2006	1.00
2000-2003	0.90
1997-1999	0.83
1996-	0.83

<u>Symbol Information:</u>	
<u>Symbol Range:</u>	<u>Factor:</u>
6	0.90
7	0.90
70	0.45
71	0.45
72	0.90
73	0.45
74	0.45
75	0.45
76	0.45
78	1.00
79	1.00
80	1.00
88	0.45
89	1.00
99	1.50

<u>CC Information:</u>	
<u>Ranges</u>	<u>Factors</u>
0-50	0.70
51-100	0.70
101-150	0.70
151-200	0.70
201-250	0.70
251-350	0.70
351-450	0.90
451-550	0.90
551-850	1.00
851-1000	1.00
1001-1300	1.00
1301-1400	1.00
1401-1700	1.00
1701-2500	1.00

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**GUEST PASSENGER LIABILITY – All Programs**

<u>Limit</u>		<u>Rate</u>
25/50	Base	\$2.25
50/100	Additional	\$0.65
100/300	Additional	\$0.90
250/500	Additional	\$1.25
500/500	Additional	\$1.55

<u>Territory Info:</u>	
<u>Code:</u>	<u>Factor:</u>
1	1.00
3	1.00
5	1.00
6	1.00
8	1.00
9	1.00
10	1.00
11	1.00

<u>Class Groups:</u>				
<u>Male</u>		<u>Female</u>		<u>Factor</u>
<u>Married</u>	<u>Single</u>	<u>Married</u>	<u>Single</u>	
30-54		30-54		0.77
55-99		55-99		0.83
28-29		28-29		0.83
	55-99		55-99	0.90
	25-54		25-54	1.00
25-27		25-27		1.21
24		24		1.27
	22-24		22-24	1.38
	21		21	1.67
22-23	20	22-23	20	1.76
	10-17		10-17	1.90
	19		19	1.95
20-21		20-21		2.37
	18		18	2.67
10-19		10-19		3.58

<u>Preferred Operator Factor:</u>	
<u>Preferred Operator</u>	<u>Factor</u>
0	3.50
1	3.15
2	2.85
3	2.59
4	2.46
5	2.34
6	2.22
7	2.11
8	2.01
9	1.92
10	1.83
11	1.74
12	1.66
13	1.58
14	1.50
15	1.43
16	1.37
17	1.31
18	1.25
19	1.19
20	1.14
21	1.09
22	1.04
23	1.00
24	0.95
25	0.91
26	0.87
27	0.83
28	0.79
29	0.75
30	0.72
31	0.69
32	0.66
33	0.63
34	0.60
35	0.57

<u>Symbol Information:</u>	
<u>Symbol Range:</u>	<u>Factor:</u>
6	0.90
7	0.90
70	0.45
71	0.45
72	0.90
73	0.45
74	0.45
75	0.45
76	0.45
78	1.00
79	1.00
80	1.00
88	0.45
89	1.00
99	1.50

<u>Vehicle Year Info:</u>	
<u>Vehicle Year:</u>	<u>Factor:</u>
2007+	1.17
2004-2006	1.00
2000-2003	0.90
1997-1999	0.83
1996-	0.83

<u>CC Information:</u>	
<u>Ranges</u>	<u>Factors</u>
0-50	0.70
51-100	0.70
101-150	0.70
151-200	0.70
201-250	0.70
251-350	0.70
351-450	0.90
451-550	0.90
551-850	1.00
851-1000	1.00
1001-1300	1.00
1301-1400	1.00
1401-1700	1.00
1701-2500	1.00

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**PROPERTY DAMAGE LIABILITY – All Programs**

<u>Limit</u>		<u>Rate</u>
25,000	Base	\$1.80
50,000	Additional	\$0.20
100,000	Additional	\$0.55

<u>Territory Info:</u>	
<u>Code:</u>	<u>Factor:</u>
1	1.00
3	1.00
5	1.00
6	1.00
8	1.00
9	1.00
10	1.00
11	1.00

<u>Preferred Operator Factor:</u>	
<u>Preferred Operator Score</u>	<u>Factor</u>
0	3.50
1	3.15
2	2.85
3	2.59
4	2.46
5	2.34
6	2.22
7	2.11
8	2.01
9	1.92
10	1.83
11	1.74
12	1.66
13	1.58
14	1.50
15	1.43
16	1.37
17	1.31
18	1.25
19	1.19
20	1.14
21	1.09
22	1.04
23	1.00
24	0.95
25	0.91
26	0.87
27	0.83
28	0.79
29	0.75
30	0.72
31	0.69
32	0.66
33	0.63
34	0.60
35	0.57

<u>Class Groups:</u>				
<u>Male</u>		<u>Female</u>		<u>Factor</u>
<u>Married</u>	<u>Single</u>	<u>Married</u>	<u>Single</u>	
30-54		30-54		0.77
55-99		55-99		0.83
28-29		28-29		0.83
	55-99		55-99	0.90
	25-54		25-54	1.00
25-27		25-27		1.21
24		24		1.27
	22-24		22-24	1.38
	21		21	1.67
22-23	20	22-23	20	1.76
	10-17		10-17	1.90
	19		19	1.95
20-21		20-21		2.37
	18		18	2.67
10-19		10-19		3.58

<u>Symbol Information:</u>	
<u>Symbol Range:</u>	<u>Factor:</u>
6	0.90
7	0.90
70	0.45
71	0.45
72	0.90
73	0.45
74	0.45
75	0.45
76	0.45
78	1.00
79	1.00
80	1.00
88	0.45
89	1.00
99	1.50

<u>Vehicle Year Info:</u>	
<u>Vehicle Year:</u>	<u>Factor:</u>
2007+	1.17
2004-2006	1.00
2000-2003	0.90
1997-1999	0.83
1996-	0.83

<u>CC Information:</u>	
<u>Ranges</u>	<u>Factors</u>
0-50	0.70
51-100	0.70
101-150	0.70
151-200	0.70
201-250	0.70
251-350	0.70
351-450	0.90
451-550	0.90
551-850	1.00
851-1000	1.00
1001-1300	1.00
1301-1400	1.00
1401-1700	1.00
1701-2500	1.00

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**MEDICAL EXPENSE - All classes**

Limits*	ATV Premium	Trail Bike Premium
\$1,000	\$ 2.00	\$ 4.00

Limit*	Add'l Monthly	Add'l Monthly
2,000	\$1.00	\$2.00
5,000	\$3.00	\$6.00

\*\$50 deductible is applied.  
The deductible is waived if the  
insured and passenger covered by the  
policy was wearing a proper  
helmet at the time of loss.

Class Groups:				
<u>Male</u>		<u>Female</u>		<u>Factor</u>
<u>Married</u>	<u>Single</u>	<u>Married</u>	<u>Single</u>	
19-49	24-99	19-49	24-99	1.00
50-99		50-99		1.18
	18-23		18-23	1.36
	10-17		10-17	1.50
10-18		10-18		1.64

<u>Preferred Operator Factor:</u>	
<u>Preferred</u>	<u>Factor</u>
<u>Operator</u>	<u>Score</u>
0	3.50
1	3.15
2	2.85
3	2.59
4	2.46
5	2.34
6	2.22
7	2.11
8	2.01
9	1.92
10	1.83
11	1.74
12	1.66
13	1.58
14	1.50
15	1.43
16	1.37
17	1.31
18	1.25
19	1.19
20	1.14
21	1.09
22	1.04
23	1.00
24	0.95
25	0.91
26	0.87
27	0.83
28	0.79
29	0.75
30	0.72
31	0.69
32	0.66
33	0.63
34	0.60
35	0.57

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**UNINSURED OPERATOR (INCLUDING UNDERINSURED OPERATOR COVERAGE)**  
**All Territories and All Classes**

<u>Limit</u>		<u>Rate</u>
25/50	Base	\$7.00
50/100	Additional	\$1.00
100/300	Additional	\$3.00
250/500	Additional	\$5.00
500/500	Additional	\$6.00

Classic Program – Uninsured operator coverage applies to accidents involving personal watercraft or boats. It will cover accidents between a motor vehicle and any off-road vehicle being operated legally on a public roadway. Coverage also applies for pedestrians struck by any uninsured recreational vehicle.

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**RECREATIONAL VEHICLE EXCURSION DIVERSION COVERAGE**

**CLASSIC PROGRAM**

Excursion Diversion Coverage can be purchased for recreational vehicles and recreational vehicle trailers. Charges apply separately for recreational vehicles and recreational vehicle trailers.

For any loss covered by this policy under Comprehensive and Collision, this coverage increases the policy limit for safety apparel to \$2,000. This coverage does not apply to theft of any apparel unless there is a total theft of the recreational vehicle.

In addition:

For any loss covered that occurs more than 100 miles from principal place of residence:

- \$400 maximum per occurrence for temporary lodging, transportation and meals
- \$100 per day for temporary lodging or an extended stay
- \$ 50 per day for meals
- \$400 for lost deposits (every attempt must be made to cancel the reservation)

Coverage can be purchased when insured has either Comprehensive or Comprehensive and Collision coverage.

Premium:

For the Classic Program: \$0.50 per month per recreational vehicle or recreational vehicle trailer. Limit Factor = 1.00

**TOWING AND SERVICE COVERAGE**

Towing and Service Coverage can be purchased for recreational vehicles and recreational vehicle trailers. Charges apply separately for recreational vehicles and recreational vehicle trailers.

We will pay for costs actually incurred for towing or hauling of a recreational vehicle or recreational vehicle trailer when it is disabled. We will also pay for the cost of service at the site of disablement, but not for any additional costs incurred because of the location of the disablement.

**CLASSIC PROGRAM**

\$500 for any single occurrence, subject to a policy term maximum of \$1,500.

Coverage can be purchased when insured has either Comprehensive or Comprehensive and Collision coverage.

Premium: \$2.00 per month per recreational vehicle or recreational vehicle trailer

**RENTAL REIMBURSEMENT**

\$100 per day, to a maximum total payment of \$500 for necessary rental of a substitute recreational vehicle while the recreational vehicle described on the declarations page or its replacement is disabled as a result of collision or comprehensive loss covered by the policy - other than theft of the entire recreational vehicle. Rental Reimbursement insurance does not pay for any mileage charges.

Coverage is available when insured has either Comprehensive or Comprehensive and Collision coverage.

Classic Program - \$1.00 month per recreational vehicle or recreational vehicle trailer

**SUBMERSION COVERAGE**

We will pay for salvage and recovery costs to an off-road vehicle caused by submersion up to \$2,500 per loss. Available when comprehensive coverage is purchased.

\$2,500.00 Limit

Classic Program - \$1.00 per month per recreational vehicle

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**COLLISION - All Programs**

**Base Rate Amount:      \$18.35**

Class Groups:				
<u>Male</u>		<u>Female</u>		
<u>Married</u>	<u>Single</u>	<u>Married</u>	<u>Single</u>	<u>Factor</u>
40-99		40-99		0.80
35-39		35-39		0.84
30-34		30-34		0.94
	50-99		50-99	1.04
	35-49		35-49	1.08
28-29		28-29		1.17
	30-34		30-34	1.22
24-27		24-27		1.26
	25-29		25-29	1.32
	24		24	1.44
22-23		22-23		1.57
	23		23	1.61
	22		22	1.63
10-21		10-21		1.79
	21		21	1.92
	10-17		10-17	1.98
	20		20	2.12
	19		19	2.51
	18		18	2.86

CC Information:

<u>Ranges</u>	<u>Factors</u>
0-50	0.35
51-100	0.35
101-150	0.35
151-200	0.35
201-250	0.35
251-350	0.35
351-450	0.65
451-550	0.65
551-850	1.00
851-1000	1.00
1001-1300	1.00
1301-1400	1.00
1401-1700	1.00
1701-2500	1.00

Symbol Information:

<u>Symbol Range:</u>	<u>Factor:</u>
6	1.00
7	1.00
70	1.00
71	1.00
72	1.00
73	1.00
74	1.00
75	1.00
76	1.00
78	2.00
79	2.00
80	2.00
88	1.00
89	2.00
99	3.00

Model Year:      Factor:

2007+	1.83
2006	1.23
2005	1.00
2004	0.89
2002-2003	0.80
2000-2001	0.70
1997-1999	0.58
1996-	0.42

Preferred Operator Factor:

<u>Preferred Operator Score</u>	<u>Factor</u>
0	3.50
1	3.15
2	2.85
3	2.59
4	2.46
5	2.34
6	2.22
7	2.11
8	2.01
9	1.92
10	1.83
11	1.74
12	1.66
13	1.58
14	1.50
15	1.43
16	1.37
17	1.31
18	1.25
19	1.19
20	1.14
21	1.09
22	1.04
23	1.00
24	0.95
25	0.91
26	0.87
27	0.83
28	0.79
29	0.75
30	0.72
31	0.69
32	0.66
33	0.63
34	0.60
35	0.57

Territory Info:

<u>Code:</u>	<u>Factor:</u>
1	1.00
3	1.00
5	1.00
6	1.00
8	1.00
9	1.00
10	1.00
11	1.00

Deductible:      Factor:

100	1.40
250	1.00
500	0.88
1000	0.67

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**COMPREHENSIVE - All Programs**

**Base Rate Amount: \$9.80**

Class Groups:				
<u>Male</u>		<u>Female</u>		
<u>Married</u>	<u>Single</u>	<u>Married</u>	<u>Single</u>	<u>Factor</u>
55-99		55-99		0.74
45-54		45-54		0.80
40-44		40-44		0.88
35-39		35-39		1.01
	45-99		45-99	1.08
	40-44		40-44	1.26
30-34		30-34		1.35
	35-39		35-39	1.49
	10-17		10-17	1.57
	30-34		30-34	1.69
28-29		28-29		1.75
	28-29		28-29	1.79
	22-27		22-27	1.94
25-27		25-27		2.04
	18-21		18-21	2.06
24		24		2.36
22-23		22-23		2.93
20-21		20-21		3.31
10-19		10-19		3.41

CC Information:

<u>Ranges</u>	<u>Factors</u>
0-50	0.53
51-100	0.53
101-150	0.53
151-200	0.53
201-250	0.53
251-350	0.53
351-450	0.64
451-550	0.64
551-850	1.00
851-1000	1.00
1001-1300	1.00
1301-1400	1.00
1401-1700	1.00
1701-2500	1.00

Symbol Information:

<u>Symbol Range:</u>	<u>Factor:</u>
6	1.70
7	1.70
70	1.70
71	1.70
72	1.70
73	1.70
74	1.70
75	1.70
76	1.70
78	2.00
79	2.00
80	2.00
88	1.70
89	2.00
99	3.00

Model Year: Factor:

2007+	1.56
2006	1.26
2004-2005	1.00
2003	0.91
2002	0.79
2000-2001	0.65
1997-1999	0.62
1996-	0.50

Preferred Operator Factor:

<u>Preferred Operator Score</u>	<u>Factor</u>
0	3.50
1	3.15
2	2.85
3	2.59
4	2.46
5	2.34
6	2.22
7	2.11
8	2.01
9	1.92
10	1.83
11	1.74
12	1.66
13	1.58
14	1.50
15	1.43
16	1.37
17	1.31
18	1.25
19	1.19
20	1.14
21	1.09
22	1.04
23	1.00
24	0.95
25	0.91
26	0.87
27	0.83
28	0.79
29	0.75
30	0.72
31	0.69
32	0.66
33	0.63
34	0.60
35	0.57

Territory Info:

<u>Code:</u>	<u>Factor:</u>
1	1.00
3	1.00
5	1.00
6	1.00
8	1.00
9	1.00
10	1.00
11	1.00

Deductible: Factor:

100	1.20
250	1.00
500	0.88
1000	0.72



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**SYMBOL DESCRIPTIONS**

<b>SYMBOL</b>	<b>GENERAL DESCRIPTION</b>	<b>SYMBOL</b>	<b>GENERAL DESCRIPTION</b>
1		50	
2		51	
3		52	
4		53	
5		54	
6	MINI – 1 – Small frame, for youths	55	
7	MINI – 2 – Large frame	56	
8		57	
9		58	
10		59	
11		60	
12		61	
13		62	
14		63	
15		64	
16		65	
17		66	
18		67	
19		68	GOLF CART
20		69	DUNE BUGGY
21		70	ATV – WORK MACHINES 1
22		71	ATV – WORK MACHINES 2
23		72	ATV – YOUTH MODELS
24		73	ATV – SPORT 1
25		74	ATV – SPORT 2
26		75	ATV – 4 WHEEL MULTI PASSENGER
27		76	ATV – 6 WHEEL MULTI PASSENGER
28		77	
29		78	TRAIL BIKE 1
30		79	TRAIL BIKE 2
31		80	TRAIL BIKE 3
32		81	GO CART SINGLE PASSENGER
33		82	GO CART MULTI PASSENGER
34		83	PERSONAL JET WATERCRAFT 1
35		84	PERSONAL JET WATERCRAFT 2
36		85	JET BOAT
37		86	SNOWMOBILE 1
38		87	SNOWMOBILE 2
39		88	DEFAULT 1 - ATV
40		89	DEFAULT 2 – TRAIL BIKE
41		90	
42		91	
43		92	
44		93	
45		94	
46		95	
47		96	
48			
49		98	
		99	UNACCEPTABLE VEHICLE

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**OPTIONAL EQUIPMENT COVERAGE**

Monthly Premium - \$0.45 for each \$100 of equipment value

We define optional equipment as standard options or standard equipment that are normally available from the manufacturer of a recreational vehicle or recreational vehicle trailer and are installed by the manufacturer or are installed as the manufacturer would have installed them. It also refers to options or equipment that have been specifically designed and manufactured by a company that specializes in retrofitting recreational vehicles or recreational vehicle trailers. Optional equipment includes trailers designed to be pulled behind an off-road vehicle. Removable electronic equipment or mechanical items that are powered by the recreational vehicle are optional equipment only while the recreational vehicle is being operated. Optional equipment does not include options or equipment that enhance performance or which compromise the overall safety or design specifications of the recreational vehicle.

**PERFORMANCE MODIFICATION CHARGE**

Apply the performance modification factor if applicable to the otherwise applicable program rates.

	<u>Factor</u>
Addition of turbocharger or supercharger	1.50

**PHYSICAL DAMAGE PLUS ENDORSEMENT (Our "Genuine" Promise)**

Dairyland promises to use only GENUINE MANUFACTURER'S PARTS when repairing the insured recreational vehicle. Total losses are still settled according to the policy. In addition, we will replace any accessory purchased within the last five years, without deduction for depreciation. The insured must furnish proof of when purchased. The accessory must be considered a total loss for this to apply. For partial losses, the accessory's actual cash value will be used. The limit selected for "Optional Equipment" is the maximum coverage we provide. Available when comprehensive and collision are purchased.

DEFINITION OF ACCESSORY: Optional equipment or mechanical alterations attached to or made part of the recreational vehicle which are **not** standard equipment as defined by the manufacturer.

LIMIT FACTOR = 1.00

Annual Premium: \$25.00 for the Classic Preferred Operator Program. No discounts apply.

**RECREATIONAL VEHICLE TRAILER COVERAGE**

\$100 deductible applies to Collision or Comprehensive losses.

	Collision	Comprehensive
Base Rate	\$3.00 monthly	\$1.00 monthly
Charge per \$100 of Trailer Cost New	\$0.20 per \$100	\$0.05 per \$100

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**REPLACEMENT COST COVERAGE**

This coverage is for the replacement cost of recreational vehicles or recreational vehicle trailers considered a total loss (excluding theft and larceny). Please see endorsement for more details.

- Available when comprehensive and collision coverage are purchased
- Coverage is available for 3 years, based on model year or manufacture year. The policy and the endorsement must remain continuously in force the entire time. (Model years or year of manufacture changes each October 1<sup>st</sup>.)
- All discounts apply to this coverage.
- Applies to Optional Equipment that has been reported to us.
- Recreational vehicle must be purchased in past 90 days. (proof of purchase must be furnished with a claim).
- Applies only to recreational vehicles or recreational vehicle trailers that were not previously owned, that were never registered, if registration was a requirement of ownership, or were never titled, if titling was a requirement of ownership.
- Charge for recreational vehicle(s) only. (Coverage extends to recreational vehicle trailers while transporting a covered recreational vehicle. No additional charge applies.)

Base Rate Amount:	\$1.00
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**Class Groups:**

<u>Married</u>	<u>Single</u>	<u>Factor</u>
25+	25+	1.00
10-24	10-24	2.00

**Symbol Information:**

<u>Symbol Range:</u>	<u>Factor:</u>
6	1.00
7	1.00
70	1.00
71	1.00
72	1.00
73	1.00
74	1.00
75	1.00
76	1.00
78	1.00
79	1.00
80	1.00
88	1.00
89	1.00
99	1.50

**Preferred Operator Factor:**

<u>Preferred Operator Score</u>	<u>Factor</u>
0	3.50
1	3.15
2	2.85
3	2.59
4	2.46
5	2.34
6	2.22
7	2.11
8	2.01
9	1.92
10	1.83
11	1.74
12	1.66
13	1.58
14	1.50
15	1.43
16	1.37
17	1.31
18	1.25
19	1.19
20	1.14
21	1.09
22	1.04
23	1.00
24	0.95
25	0.91
26	0.87
27	0.83
28	0.79
29	0.75
30	0.72
31	0.69
32	0.66
33	0.63
34	0.60
35	0.57

**DISCOUNTS**

The following are available in our Classic Program for all coverages except Uninsured/Underinsured Operator and Physical Damage Plus.

**RECREATIONAL VEHICLE OPERATOR COURSE DISCOUNT – 10%**

(The operator course discount is provided for those individuals who have taken an operator course specifically designed for recreational vehicle operators.) Insured must have successfully completed a Recreational Vehicle Safety Operator Course, advanced operator course, military or police training courses, or other state certified recreational vehicle safety course within the past five years, for which proof is required.

**ANTI-THEFT DISCOUNT – 5%**

For each insured recreational vehicle that has an audible anti-theft alarm installed, has NICB "Phantom Footprints®", DataDot™ Asset Identification System installed on the insured recreational vehicle's parts, LoJack or other non-audible security system, any recreational vehicle with comprehensive coverage will qualify for a 5% discount. A dated invoice or receipt for the anti-theft devices must be submitted to the company.

-or-

Written verification from the agent that they personally inspected an audible anti-theft device on the recreational vehicle.

**MULTI-RECREATIONAL VEHICLE DISCOUNT – 15%**

A 15% discount applies to all recreational vehicles on a multiple recreational vehicle policy. Multi-recreational vehicle rules:

1. A maximum of three recreational vehicles per policy.
2. Only recreational vehicles owned by the Named Insured and Resident Spouse may be combined on a multi-recreational vehicle policy.

**ANNUAL FOUR SEASONS DISCOUNT**

All policies are written at **10** times the monthly rate in recognition of the limited use during off-season months, except for the following coverages: Excursion Diversion and Physical Damage Plus.

**MISCELLANEOUS RECREATIONAL VEHICLE RULES**

**AUTOMOBILE DISCOUNTS DO NOT APPLY TO RECREATIONAL VEHICLE POLICIES.**

**INSTALLMENT FEE**

A \$7.00 fee will be added to each installment billing for those insureds on a pay plan.

**CANCELLATION RULE**

1. If a policy is cancelled by the company, or canceled by the insured because the vehicle was sold, involved in an accident resulting in a total loss, or the insured is deceased, compute on a pro rata basis any premium owed or premium to be returned using the policy premium including the annual term discount (referred to as the discounted premium).
2. If a policy is canceled for non-payment, the annual term discount will no longer apply to the policy. Re-compute the premium without the annual term discount applied. This is the non-discounted premium. Using this non-discounted premium, compute on a pro rata basis any premium to be refunded or premium owed for the policy period through the cancellation date.
3. If a policy is canceled by the insured for any other reason than those listed above, the annual term discount will no longer apply to the policy. Re-compute the premium without the annual term discount applied. This is the non-discounted premium. Using this non-discounted premium, return any premium to be refunded at 90% of the pro rata unearned premium or compute any premium owed on a pro rata basis, for the policy period through the cancellation date.

**(NOTE:** The annual discounted premium is the most we will bill or charge the policyholder in all cases, even if the re-calculated non-discounted premium owed exceeds that amount. In these cases, premium amounts above the annual discounted premium will be waived.)

**MINIMUM PREMIUM - \$45.00**

This premium will be considered fully earned unless canceled at the option of the company. Nonpayment of premium by the insured is not considered a cancellation at the option of the company.

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**RECREATIONAL VEHICLE RATING FORMULA**

Use the following steps to calculate the premium for any coverage except Excursion Diversion or Physical Damage Plus. If a particular factor is not applicable use a factor of 1.00.

Rate calculations are carried out to two decimal places and penny rounded. Rounding operations adjust the premium to the nearest whole dollar.

1. Multiply the following factors:
  - Base Rate
  - Class
  - Territory
  - Engine Displacement
  - Model Year
  - Preferred Operator Score
2. Add Expense amount.
3. Dollar round.
4. Compare this amount to the Minimum Coverage Premium and use higher amount.
5. Multiply the symbol factor.
6. Save this amount for later comparison (A).
7. Multiply by the limit/deductible factor (or add amount).
  - For Recreational Vehicle Trailer Comprehensive and Collision:
  - Divide the cost new value by 100.
  - Multiply by charge per hundred dollars.
  - Add to (A).
8. Save this amount for later comparison (B).
9. If Limit/Deductible Minimum Adjustment amount is not equal to zero, compare (A+ Minimum Adjustment) to B and use the higher amount.
10. If the Coverage Adjustment is not equal to zero, multiply factor (or add amount).
11. Calculate amount C by totaling the discounts/policy adjustments. Do not include the months off annual discount in this amount.
12. Multiply by (1 - C).
13. For annual policies, multiply by (12 - months off annual discount).

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**RECREATIONAL VEHICLE RATING FORMULA (cont.)**

Use the following steps to calculate the premium for Excursion Diversion and Physical Damage Plus. If a particular factor is not applicable use a factor of 1.00.

Rate calculations are carried out to two decimal positions and penny rounded.

1. Multiply the following factors:
  - Base Rate
  - Class
  - Territory
  - Engine Displacement
  - Model Year
  - Preferred Operator Score
2. Add Expense amount.
3. Multiply by Symbol factor.
4. Save this amount for later calculations (A).
5. Calculate amount B by totaling the discounts/policy adjustments. Do not include the months off annual discount in this amount.
6. Excursion Diversion:
  - Multiply amount (A) by Limit factor.
  - Multiply by (1 – B).
  - Multiply by the number of months coverage. For annual policies, multiply by 12.
7. Physical Damage Plus (PHYDP):
  - Multiply amount (A) by Limit factor.
  - Multiply by (1 – B).
  - Compare this amount to the Minimum Coverage Premium and use higher amount.
  - This is the annual coverage premium amount.

### **Definitions**

An **accident** is an unexpected and unintended event that causes bodily injury or property damage and arises out of the ownership, maintenance or use of a recreational vehicle or recreational vehicle trailer.

An **All Terrain Vehicle** is a motorized vehicle with at least four wheels or independent treads, specifically manufactured as an All Terrain Vehicle (ATV), Recreational Utility Vehicle (RTV) or Utility Vehicle (UTV), designed for use primarily off public roads and has not been licensed for use on public roads.

**Boat** means a boat as described in the declarations page of the policy including equipment permanently attached to it.

**Boating property** means your boat, your motor(s), your recreational vehicle trailer used to transport your boat, your portable equipment or a combination of these items.

**Motor** means a boat motor described in the declarations including equipment permanently attached to it.

A **Motor Vehicle** is a land motor vehicle or trailer designed for use on public roads and any other land motor vehicle while used on public roads.

**Off-road vehicle** means an All Terrain Vehicle, trail bike or snowmobile.

**Personal Watercraft** means a vessel which uses an inboard motor powering a water jet pump as its primary source of motive power, and which is designed to be operated by a person sitting, standing, or kneeling on the vessel, rather than the conventional manner of sitting or standing in the vessel.

**Portable equipment** means equipment or accessories not permanently attached to the insured boat and which are incidental to its operation.

**Recreational vehicle** means an off-road vehicle, boat or personal watercraft.

**Recreational Vehicle Trailer** is a trailer described in the declarations which is used to carry the covered recreational vehicle. It doesn't include a trailer while used as an office, store or display.

A **Snowmobile** means an engine-driven vehicle that has an endless belt tread and sled-type runners, or skis, to be used in contact with snow and which was manufactured solely for snowmobiling.

A **Trail Bike** is a two-wheeled off road motorcycle, manufactured to carry only one person, primarily designed for use off public roads and which has not been licensed for use on public roads.